

# **2001**1040A

# Instructions

Including Instructions for Schedule 1



So Easy, No Wonder 40 Million People Use It.



Delete the Paperwork. Hit SEND



For details, see page 3 or go to www.irs.gov.

# Tax Rates Reduced!

Most of the tax rates have been reduced. Some people may also be able to claim the rate reduction credit. See page 13.

# More Student Loan Interest Deductible!

You may be able to deduct up to \$2,500. See page 13.

# Larger Child Tax Credits!

You may be able to claim credits of up to \$600 for each child under 17. Also, more people may now claim the additional child tax credit. See page 13.

# You May Choose Someone Else To Deal Directly With the IRS!

You can now check a box on your return and provide certain identifying information if you want to allow another person to resolve certain issues with the IRS. See page 13.

The Internal Revenue Service • Working to put service first

# A Message From the Commissioner

Dear Taxpayer:

We know that preparing your tax return is not always an easy task. We at the IRS are working as hard as we can, within the limits of the law, to make filing simpler and easier for you.

Here are some of the things we have done that may help you file and pay your taxes more easily.

- You can designate another person (such as your preparer, relative, or friend) to discuss your return with the IRS to resolve questions that may arise in processing your return. Just fill out the Third party designee section on your return.
- If you have questions about how to fill out your return, you can get many of the answers 24 hours a day from our Frequently Asked Questions section on our popular web site at www.irs.gov/tax\_edu/faq/index.html.
- If you need a form, you can download it directly from the IRS Web Site at www.irs.gov.
- In most cases, you can now file your return and pay your taxes electronically without any paper forms required. Just visit our web site and it will provide you a choice of many web sites on which you can prepare your return and file it with the IRS. You can use a credit or debit card to pay any balance due. Last year, over 40 million people filed electronically—and got the benefits of much faster refunds, much less chance of receiving an error notice from the IRS, and positive confirmation that their returns were received.
- If you cannot file by April 15 and need an extension to file, you can get one automatically by telephone by calling 1-888-796-1074. Remember, even if you get an extension, you still have to pay any taxes due by April 15 and you can do this by phone as well.

We know there is a lot more for us to do to serve you better and we plan many more improvements in the future. If you have specific suggestions how we can make it easier for you to file and pay your taxes, please e-mail them to us through the IRS Web Site at www.irs.gov/help/email2.html.

Sincerely,

Charles O. Rossotti

Charles O. Rossotti.

#### The IRS Mission

Provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.



### So Easy, No Wonder 40 Million People Love It.

- Accuracy! Your chance of getting an error notice from the IRS is significantly reduced.
- Security! Your privacy and security are assured.
- **Electronic Signatures!** Create your own Personal Identification Number (PIN) and file a completely paperless return through your tax preparation software or tax professional. There is nothing to mail!
- **Proof of Acceptance!** You receive an electronic acknowledgement within 48 hours that the IRS has accepted your return for processing.
- Fast Refunds! You get your refund in half the time, even faster and safer with Direct Deposit—in as few as 10 days.
- **FREE/Low-Cost Filing!** Check out the IRS Web Site at www.irs.gov for IRS *e-file* partners offering free or low-cost filing options to taxpayers who qualify.
- **Electronic Payment Options!** Convenient, safe, and secure electronic payment options are available. *e-file* and pay in a single step. Schedule an electronic funds withdrawal from your bank account (up to and including April 15, 2002) or pay by credit card.
- **Federal/State** *e-file!* Prepare and file your Federal and state returns together and double the benefits you get from *e-file*.

Get all the details on page 51 or check out the IRS Web Site at www.irs.gov.



Delete the Paperwork. Hit



Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.

Form <b>1040A</b>	Department of the Treasury—Internal Revenue U.S. Individual Income Ta		2001 IRS Use	e Only—Do not write	or stanle in this s	nace
	Your first name and initial	Last name	2001 110000		MB No. 1545-0085	
(See page 19.) [19]					cial security numb	
Use the IRS label.  Otherwise, please print or type.  R R E	If a joint return, spouse's first name and initial FOR REFERENCE Home address (number and street). If you have a P City, town or post office, state, and ZIP code. If you		O NOT FI Apt. n	o.	nportant! must enter yo	(20) ! <b>A</b>
Presidential 20 Election Campaign (See page 20.)	Note. Checking "Yes" will not chang Do you, or your spouse if filing a joi			You ▶ □Yes	Spous	—
Filing status (20)  Check only one box.	<ul> <li>Single</li> <li>Married filing joint retur</li> <li>Married filing separate above and full name he</li> <li>Head of household (wit but not your dependent, Qualifying widow(er) with</li> </ul>	return. Enter spouse re.  re.  re.  re.  re.  re.  re.  re.	's social security in the security is social security in the security in the security is social security in the security in the security is social security in the security in the security in the security is social security in the security in the security in the security is social security in the security in the security is social security in the security is social security in the security is security in the se	the qualifying	person is a (See page 22	
Exemptions	6a ☐ Yourself. If your parent (or so return, do not chec		ı as a dependent on his	or her tax	No. of boxes checked on 6a and 6b	
If more than	b Spouse C Dependents:  (1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) Vif qualifying child for child tax credit (see page 23)	No. of your children on 6c who:  Iived with you	
seven dependents, see page 22. 22		23			did not live with you due to divorce or separation (see page 24)  Dependents on 6c not entered above	
-	<b>d</b> Total number of exemption	s claimed.			Add numbers entered on lines above	
Income Attach	7 Wages, salaries, tips, etc.	Attach Form(s) W-2.		7	24)	
Form(s) W-2 here. Also attach Form(s)	<ul> <li>8a Taxable interest. Attach So</li> <li>b Tax-exempt interest. Do not in</li> <li>9 Ordinary dividends. Attach So</li> </ul>	nclude on line 8a.	8b <b>(25)</b>	8a 9	<b>25 25</b>	
1099-R if tax was withheld.	10 Capital gain distributions (s	see page 25).		10	25)	
If you did not get a W-2, see 25 page 25.	11a Total IRA distributions. 11a	25)	11b Taxable amo (see page 25	ount 5). 11b	25)	
Enclose, but do not attach, any	12a Total pensions and annuities. 12a	(26)	12b Taxable amo (see page 26	6). 12b	26)	
payment. 48	13 Unemployment compensat and Alaska Permanent Fur	ion, qualified state to nd dividends.		13	28	
J	14a Social security benefits. 14a	28	14b Taxable amo (see page 28		28	
	15 Add lines 7 through 14b (far	right column). This is	your <b>total incom</b>	e. ▶ 15		
Adjusted gross income	<ul><li>16 IRA deduction (see page 28)</li><li>17 Student loan interest deduction</li><li>18 Add lines 16 and 17. These</li></ul>	tion (see page 31).	16 (28) 17 (31) Istments.	18		
	19 Subtract line 18 from line 15	i. This is your <b>adjust</b> e	ed gross income.	<b>▶</b> 19		

Form **1040A** (2001)

Cat. No. 11327A

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 53.

Tax Return Page References

Questions about what to put on a line? Help is on the page number in the circle.

Form 1040A	(2001	32)			Page 2
Тах,	20	Enter the amount from line 19 (adjusted gross-income).		20	
credits,			г		
and	21a	Check	21a		
payments	h	If you are married filing separately and your spouse itemizes	21a <b>L</b>		
Standard		deductions, see page 32 and check here	21b	□—(32)	
Deduction for—	22	Enter your <b>standard deduction</b> (see left margin).			(33)
People who	23	Subtract line 22 from line 20. If line 22 is more than line 20, enter	-0	23	
checked any box on line	24	Multiply \$2,900 by the total number of exemptions claimed on line	e 6d.	24	
21a or 21b or who can be	25	Subtract line 24 from line 23. If line 24 is more than line 23, enter	-0 This		
claimed as a dependent,		your taxable income.		▶ 25	
see page 33.	26	Tax, including any alternative minimum tax (see page 33).		26	(33)
All others:	27	Credit for child and dependent care expenses. Attach Schedule 2. 27			
Single, \$4,550	28	Credit for the elderly or the disabled. Attach	_		
Head of	20	Schedule 3. 28	(34)		
household, \$6,650	29	Education credits. Attach Form 8863. 29 (35)	_		
Married filing	30	Rate reduction credit. See the worksheet on page 36. <b>NEW</b> 30	(36)		
jointly or Qualifying	31	Child tax credit (see page 36). 31 (36)	$\sim$		
widow(er), \$7,600	32	Adoption credit. Attach Form 8839. 32	(38)		1
Married	33	Add lines 27 through 32. These are your <b>total credits</b> .		33	
filing separately,	34	Subtract line 33 from line 26. If line 33 is more than line 26, enter -0-		34	
\$3,800	35 36	Advance earned income credit payments from Form(s) W-2.  Add lines 34 and 35. This is your <b>total tax</b> .		35 ► 36	(38)
	37	Federal income tax withheld from Forms W-2		<b>y</b> 30	
	3,	and 1099. 37			
	38	2001 estimated tax payments and amount	$\overline{}$		
If you have	L	applied from 2000 return. 38	(38)		
a qualifying	39a				
child, attach Schedule		Nontaxable earned income. 39b (41)	<del>(47)</del>		
EIC.	40	Additional child tax credit. Attach Form 8812. 40	4)		<del>(47)</del>
<del></del>	41 42	Add lines 37, 38, 39a, and 40. These are your <b>total payments</b> . If line 41 is more than line 36, subtract line 36 from line 41.		▶ 41	
Refund	42	This is the amount you <b>overpaid</b> .		42	<b>(47)</b>
Direct	43a	Amount of line 42 you want refunded to you		▶ 43a	
deposit? See page 47	<b>▶</b> b	Routing	_		<u> </u>
and fill in		number c Type: checking Saw	vings		
43b, 43c, and 43d.	<b>▶</b> d	Account			
and 43d.		number			
	44	Amount of line 42 you want applied to your 2002 estimated tax. 44	9		
Amount	45	Amount you owe. Subtract line 41 from line 36. For details on ho			_
Amount	43	to pay, see page 48.	) V V	<b>▶</b> 45	(48)
you owe	46	Estimated tax penalty (see page 48). 46 (48	9	0	
Third party	. [	o you want to allow another person to discuss this return with the IRS (see page 4		es. Complete	the following.   No
designee		resignee's (49) Phone	Personal	I identification	
		ame ► (NEW) no. ► ( )	number	. ,	·
Sign	k	Inder penalties of perjury, I declare that I have examined this return and accompanying schedule nowledge and belief, they are true, correct, and accurately list all amounts and sources of income	I received du	uring the tax ye	ar. Declaration
here		f preparer (other than the taxpayer) is based on all information of which the preparer has any ki our signature   Date   Your occupation	nowledge.	Daytir	me phone number
Joint return? See page 20.		(49)		(	)
Keep a copy	5	pouse's signature. If a joint return, <b>both</b> must sign. Date Spouse's occupation		<u> </u>	
for your records.					
Paid		reparer's Date Che	ck if .	Prepare	r's SSN or PTIN
preparer's	_	gnature self-	employed [	<u> </u>	
use only	У	irm's name (or ours if self-employed),	EIN	!	
	a	ddress, and ZÍP čode	Phone no	o. ( )	

Form **1040A** (2001)

#### **IRS Customer Service Standards**

At the IRS, our goal is to continually improve the quality of our services. To achieve that goal, we have developed customer service standards in the following areas:

- Easier filing and payment options
- Access to information
- Accuracy

- Prompt refunds
- Initial contact resolution
- Canceling penalties
- Resolving problems
- Simpler forms

If you would like information about the IRS standards and a report of our accomplishments, see **Pub. 2183.** 

# Help With Unresolved Tax Issues

#### Office of the Taxpayer Advocate

#### **Contacting Your Taxpayer Advocate**

If you have attempted to deal with an IRS problem unsuccessfully, you should contact your Taxpayer Advocate.

The Taxpayer Advocate independently represents your interests and concerns within the IRS by protecting your rights and resolving problems that have not been fixed through normal channels.

While Taxpayer Advocates cannot change the tax law or make a technical tax decision, they can clear up problems that resulted from previous contacts and ensure that your case is given a complete and impartial review.

#### **Handling Your Tax Problems**

Your assigned personal advocate will listen to your point of view and will work with you to address your concerns. You can expect the advocate to provide you with:

- A "fresh look" at your new or on-going problem
- Timely acknowledgment
- The name and phone number of the individual assigned to your case
- Updates on progress
- Timeframes for action
- Speedy resolution
- Courteous service

# Information You Should Be Prepared To Provide

- Your name, address, and social security number (or employer identification number)
- Your telephone number and hours you can be reached
- The type of tax return and year(s) involved
- A detailed description of your problem
- Your previous attempts to solve the problem and the office you contacted, and
- Description of the hardship you are facing (if applicable)

#### How To Contact Your Taxpayer Advocate

- Call the Taxpayer Advocate's toll-free number: 1-877-777-4778
- Call, write, or fax the Taxpayer Advocate office in your area (see **Pub. 1546** for addresses and phone numbers)
- TTY/TDD help is available by calling 1-800-829-4059

# Quick and Easy Access to Tax Help and Forms

Note. If you live outside the United States, see Pub. 54 to find out how to get help and forms.



#### **Personal Computer**

You can access the IRS Web Site 24 hours a day, 7 days a week, at **www.irs.gov** to:

- Download forms, instructions, and publications
- See answers to frequently asked tax questions
- Search publications on-line by topic or keyword
- Figure your withholding allowances using our W-4 calculator
- Send us comments or request help by e-mail
- Sign up to receive local and national tax news by e-mail

# You can also reach us using File Transfer Protocol at ftp.irs.gov



#### Fax

You can get over 100 of the most requested forms and instructions 24 hours a day, 7 days a week, by fax. Just call **703-368-9694** from the telephone connected to the fax machine. See

page 8 for a partial list of the items available. For help with transmission problems, call the FedWorld Help Desk at **703-487-4608.** 

Long-distance charges may apply.



#### Mail

You can order forms, instructions, and publications by completing the order blank on page 54. You should receive your order within 10 days after we receive your request.



#### **Phone**

You can order forms and publications and receive automated information 24 hours a day, 7 days a week, by phone.

#### Forms and Publications

Call **1-800-TAX-FORM** (1-800-829-3676) to order current year forms, instructions, and publications, and prior year forms and instructions. You should receive your order within 10 days.

#### **TeleTax Topics**

Call **1-800-829-4477** to listen to pre-recorded messages covering about 150 tax topics. See pages 10 and 11 for a list of the topics.

#### **Refund Information**

You can check the status of your 2001 refund using TeleTax's Refund Information service. See page 10.



#### Walk-In

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries. Some IRS offices, libraries, city and county government

offices, credit unions, grocery stores, office supply stores, and copy centers have an extensive collection of products available to photocopy or print from a CD-ROM.



#### CD-ROM

Order **Pub. 1796,** Federal Tax Products on CD-ROM, and get:

- Current year forms, instructions, and publications
- Prior year forms, instructions, and publications
- Frequently requested tax forms that may be filled in electronically, printed out for submission, and saved for recordkeeping
- The Internal Revenue Bulletin

Buy the CD-ROM on the Internet at **www.irs.gov/cdorders** from the National Technical Information Service (NTIS) for \$21 (no handling fee) or call **1-877-CDFORMS** (1-877-233-6767) toll free to buy the CD-ROM for \$21 (plus a \$5 handling fee).

You can also get help in other ways—See page 52 for information.

### Partial List of Forms Available by Fax

The following forms and instructions are available through our **Tax Fax** service 24 hours a day, 7 days a week. Just call **703-368-9694** from the telephone connected to the fax machine. Long-distance charges may apply. When you call, you will hear instructions on how to use the service. Select the option for getting forms. Then, enter the **Catalog Number** (Cat. No.) shown below for each item you want. When you hang up the phone, the fax will begin.

Name of Form or Instructions	Title of Form or Instructions	Cat. No.	No. of Pages	Name of Form or Instructions	Title of Form or Instructions	Cat. No.	No. of Pages
Form SS-4	Application for Employer Identification Number	16055	2	Schedule 3 (Form 1040A)	Credit for the Elderly or the Disabled for Form 1040A Filers	12064	2
Instr. SS-4		62736	6	Instr. Sch. 3		12059	4
Form W-4	Employee's Withholding Allowance	10220	2	Form 1040-ES	Estimated Tax for Individuals	11340	7
Form W-5	Certificate Earned Income Credit Advance Payment	10227	3	Form 1040EZ	Income Tax Return for Single and Joint Filers With No Dependents	11329	2
Form W-7	Certificate Application for IRS Individual Taxpayer	10229	3	Form 1040X	Amended U.S. Individual Income Tax Return	11360	2
TOTH W-7	Identification Number	1022)	3	Instr. 1040X	Tax Return	11362	6
Form W-7A	Application for Taxpayer Identification Number for Pending U.S. Adoptions	24309	2	Form 2106 Instr. 2106	Employee Business Expenses	11700 64188	2 4
Form W-7P	Application for Preparer Tax Identification Number	26781	1	Form 2106-EZ	Unreimbursed Employee Business Expenses	20604	2
Form W-9	Request for Taxpayer Identification Number and Certification	10231	2	Form 2210	Underpayment of Estimated Tax by Individuals, Estates, and Trusts	11744	3
Instr. W-9	rumber and certification	20479	2	Instr. 2210	marvadas, Estates, and Trusts	63610	6
Form W-10	Dependent Care Provider's Identification and Certification	10437	1	Form 2441 Instr. 2441	Child and Dependent Care Expenses	11862 10842	2 3
Form 1040	U.S. Individual Income Tax Return	11320	2	Form 2848	Power of Attorney and Declaration of	11980	2
Instr. 1040	Line Instructions for Form 1040	11325	34	7 . 2040	Representative	11001	
Instr. 1040	General Information for Form 1040	24811	26	Instr. 2848	W : E	11981	4
Tax Table and Tax Rate Sch.	Tax Table and Tax Rate Schedules (Form 1040)	24327	13	Form 3903	Moving Expenses	12490	2 2
Schedules A&B (Form 1040)	Itemized Deductions & Interest and Ordinary Dividends	11330	2	Form 4562 Instr. 4562	Depreciation and Amortization	12906 12907	12
Instr. Sch. A&B	Ordinary Dividends	24328	8	Form 4868	Application for Automatic Extension of Time To File U.S. Individual Income	13141	4
Schedule C	Profit or Loss From Business	11334	2		Tax Return		
(Form 1040) Instr. Sch. C	(Sole Proprietorship)	24329	8	Form 4952	Investment Interest Expense Deduction	13177	2
Schedule C-EZ (Form 1040)	Net Profit From Business (Sole Proprietorship)	14374	2	Form 5329	Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts	13329	2
Schedule D	Capital Gains and Losses	11338	2	Instr. 5329	Tax-Pavoled Accounts	13330	4
(Form 1040)	•	0.1001		Form 8283	Noncash Charitable Contributions	62299	2
Instr. Sch. D Schedule D-1	Continuation Sheet for Schedule D	24331 10424	9 2	Instr. 8283		62730	4
(Form 1040)				Form 8332	Release of Claim to Exemption for Child of Divorced or Separated	13910	1
Schedule E (Form 1040)	Supplemental Income and Loss	11344	2	F 9270	Parents	(2474	2
Instr. Sch. E		24332	6	Form 8379 Form 8582	Injured Spouse Claim and Allocation Passive Activity Loss Limitations	62474 63704	2
Schedule EIC	Earned Income Credit	13339	2	Instr. 8582	Passive Activity Loss Limitations	64294	12
(Form 1040A or 1040)				Form 8606	Nondeductible IRAs and Coverdell	63966	2
Schedule F	Profit or Loss From Farming	11346	2	1 , 0000	ESAs	25200	0
(Form 1040)	Tront of Loss from Luming		2	Instr. 8606	Toy for Children Haden Acc 14 With	25399	8
Instr. Sch. F Schedule H	Household Employment Taxes	24333 12187	6 2	Form 8615	Tax for Children Under Age 14 With Investment Income of More Than \$1,500	64113	1
(Form 1040)	• •	24.54		Instr. 8615	Ψ1,500	28914	2
Instr. Sch. H	<b>.</b>	21451	8	Form 8812	Additional Child Tax Credit	10644	2
Schedule J (Form 1040) Instr. Sch. J	Farming Income Averaging	25513	1	Form 8814	Parents' Election To Report Child's Interest and Dividends	10750	2
Schedule R	Credit for the Elderly or the Disabled	25514 11359	7 2	Form 8815	Exclusion of Interest From Series EE	10822	2
(Form 1040) Instr. Sch. R	Credit for the Elderry of the Disabled	11359	4		and I U.S. Savings Bonds Issued After 1989		
Schedule SE	Self-Employment Tax	11358	2	Form 8822	Change of Address	12081	2
(Form 1040) Instr. Sch. SE	<u></u> y	24334	4	Form 8829	Expenses for Business Use of Your Home	13232	1
Form 1040A	U.S. Individual Income Tax Return	11327	2	Instr. 8829		15683	4
Schedule 1	Interest and Ordinary Dividends for	12075	1	Form 8857	Request for Innocent Spouse Relief	24647	4
(Form 1040A) Schedule 2	Form 1040A Filers Child and Dependent Care Expenses for	10749	2	Form 8862	Information To Claim Earned Income Credit After Disallowance	25145	2
(Form 1040A)	Form 1040A Filers			Instr. 8862		25343	2
Instr. Sch. 2		30139	3	Form 8863	Education Credits	25379	3
				Form 9465	Installment Agreement Request	14842	2

#### **Partial List of Publications**

The following publications are available through the IRS Web Site 24 hours a day, 7 days a week, at **www.irs.gov**. You can also order publications by calling **1-800-TAX-FORM** (1-800-829-3676) or by completing the order blank on page 54. You should receive your order within 10 days after we receive your request. For a complete list of available publications, see **Pub. 910.** 

Pub. No.	Title	Pub. No.	Title
1	Your Rights as a Taxpayer	570	Tax Guide for Individuals With Income From
3	Armed Forces' Tax Guide		U.S. Possessions
17	Your Federal Income Tax (For Individuals)	575	Pension and Annuity Income
225	Farmer's Tax Guide	584	Casualty, Disaster, and Theft Loss Workbook
334	Tax Guide for Small Business (For Individuals Who Use Schedule C or C-EZ)	587	(Personal-Use Property) Business Use of Your Home (Including Use by
378	Fuel Tax Credits and Refunds	<b>5</b> 00	Day-Care Providers)
463	Travel, Entertainment, Gift, and Car Expenses	590 593	Individual Retirement Arrangements (IRAs)
501	Exemptions, Standard Deduction, and Filing Information	593	Tax Highlights for U.S. Citizens and Residents Going Abroad
502	Medical and Dental Expenses	594	The IRS Collection Process
503	Child and Dependent Care Expenses	595 50.5	Tax Highlights for Commercial Fishermen
504	Divorced or Separated Individuals	596	Earned Income Credit (EIC)
505	Tax Withholding and Estimated Tax	721	Tax Guide to U.S. Civil Service Retirement Benefits
508	Tax Benefits for Work-Related Education	901	U.S. Tax Treaties
509	Tax Calendars for 2002	907	Tax Highlights for Persons with Disabilities
514	Foreign Tax Credit for Individuals	908	Bankruptcy Tax Guide
516	U.S. Government Civilian Employees Stationed	910	Guide to Free Tax Services
E17	Abroad	911	Direct Sellers
517	Social Security and Other Information for Members of the Clergy and Religious Workers	915	Social Security and Equivalent Railroad
519	U.S. Tax Guide for Aliens		Retirement Benefits
520	Scholarships and Fellowships	919	How Do I Adjust My Tax Withholding?
521	Moving Expenses	925	Passive Activity and At-Risk Rules
523	Selling Your Home	926	Household Employer's Tax Guide
524	Credit for the Elderly or the Disabled	929	Tax Rules for Children and Dependents
525	Taxable and Nontaxable Income	936	Home Mortgage Interest Deduction
526	Charitable Contributions	946	How To Depreciate Property
527	Residential Rental Property	947	Practice Before the IRS and Power of Attorney
529	Miscellaneous Deductions	950	Introduction to Estate and Gift Taxes
530	Tax Information for First-Time Homeowners	967	The IRS Will Figure Your Tax
531	Reporting Tip Income	968	Tax Benefits for Adoption
533	Self-Employment Tax	970	Tax Benefits for Higher Education
534	Depreciating Property Placed in Service Before	971	Innocent Spouse Relief
	1987	972	Child Tax Credit
535	Business Expenses	1542	Per Diem Rates
537	Installment Sales	1544	Reporting Cash Payments of Over \$10,000
541	Partnerships	1546	The Taxpayer Advocate Service of the IRS
544	Sales and Other Dispositions of Assets	3920	Tax Relief for Victims of Terrorist Attacks
547 550	Casualties, Disasters, and Thefts	Spanish L	anguage Publications
550 551	Investment Income and Expenses Basis of Assets	1SP	Your Rights as a Taxpayer
551 552		579SP	How To Prepare Your Federal Income Tax
552 553	Recordkeeping for Individuals Highlights of 2001 Tax Changes		Return
554	Older Americans' Tax Guide	594SP	The IRS Collection Process
555 555	Community Property	596SP	Earned Income Credit
556	Examination of Returns, Appeal Rights, and Claims for Refund	850	English-Spanish Glossary of Words and Phrases Used in Publications Issued by the
559	Survivors, Executors, and Administrators	1 <i>544</i> CD	Internal Revenue Service
561 564	Determining the Value of Donated Property Mutual Fund Distributions	1544SP	Reporting Cash Payments of Over \$10,000

#### What Is TeleTax?

Call TeleTax at 1-800-829-4477 for:

- Refund information. Check the status of your 2001 refund.
- **Recorded tax information.** There are about 150 topics that answer many Federal tax questions.
- 2001 advance payment (rebate) information. Find out the amount of your advance payment (before offset). You may need this information to complete the Rate Reduction Credit Worksheet on page 36.

#### How Do You Use TeleTax?

#### **Refund Information**

payments

Ensuring proper credit of

158

Refund information is not available until at least 4 weeks after you file your return (3 weeks if you file electronically), and sometimes is not available for up to 6 weeks. Please wait at least 4 weeks from the date you filed before calling to check the status of your refund. Do not send in a copy of your return unless asked to do so.

Be sure to have a copy of your 2001 tax return available because you will need to know the first social security number shown on your return, the filing status, and the exact whole-dollar amount of your refund. Then, call **1-800-829-4477** and follow the recorded instructions.



Refunds are sent out weekly on Fridays. If you call to check the status of your refund and are not given the date it will be issued, please wait until the next week before calling back.

#### **Recorded Tax Information**

Recorded tax information is available 24 hours a day, 7 days a week. Select the number of the topic you want to hear. Then, call 1-800-829-4477. Have paper and pencil handy to take notes.

#### Topics by Personal Computer

TeleTax topics are also available using a personal computer and modem (go to www.irs.gov).

Tal	eTax Topics	Topi	ic	Topi	ic
IEI	e lax Topics	No.	Subject	No.	Subject
	opics are available in Spanish.	201	Collection The collection process		Filing Requirements, Filing Status, and Exemptions
Topi No.	c Subject	202	What to do if you can't pay your tax	351 352	Who must file? Which form—1040, 1040A, or
101	IRS Help Available IRS services—Volunteer tax	203	Failure to pay child support and Federal nontax and state income		1040EZ?
101	assistance, toll-free telephone,		tax obligations	353 354	What is your filing status? Dependents
	walk-in assistance, and outreach programs	204 205	Offers in compromise Innocent spouse relief	355 356	Estimated tax Decedents
102	Tax assistance for individuals with disabilities and the hearing	251	Alternative Filing Methods Signing your return with a	401	<b>Types of Income</b> Wages and salaries
103	impaired Intro. to Federal taxes	252	self-select PIN Electronic filing	402 403	Tips Interest received
	for small businesses— self-employed	253	Substitute tax forms	404	Dividends
104	Taxpayer Advocate Program— Help for problem situations	254 255	How to choose a paid tax preparer TeleFile	405 406	Refunds of state and local taxes Alimony received
105	Public libraries—Tax information tapes and reproducible tax forms	301	<b>General Information</b> When, where, and how to file	407 408	Business income Sole proprietorship
	IRS Procedures	302 303	Highlights of tax changes Checklist of common errors when	409 410	Capital gains and losses Pensions and annuities
151 152	Your appeal rights Refunds—How long they should		preparing your tax return	411	Pensions—The general rule and
153	take What to do if you haven't filed	304	Extensions of time to file your tax return	412	the simplified method Lump-sum distributions
	your tax return (Nonfilers)	305 306	Recordkeeping Penalty for underpayment of	413 414	Rollovers from retirement plans Rental income and expenses
154	Form W-2—What to do if not received		estimated tax	415	Renting vacation property and
155	Forms and Publications—How to order	307 308	Backup withholding Amended returns	416	renting to relatives Farming and fishing income
156		309 310	Roth IRA contributions Coverdell education savings	417 418	Earnings for clergy Unemployment compensation
157	Change of address—How to notify IRS	311	accounts Power of attorney information	419 420	Gambling income and expenses Bartering income

### TeleTax Topics

(Con	tinued)
Topi No.	
421	Subject Scholarship and fellowship grants
	Nontaxable income
422	
423	Social security and equivalent
	railroad retirement benefits
424	401(k) plans
425	Passive activities—Losses and
	credits
426	Other income
427	Stock options
428	Roth IRA distributions
429	Traders
430	Demutualization
431	Sale of assets held for more than
	5 years
	•
451	Adjustments to Income
431	Individual retirement arrangements
450	(IRAs)
452	<b>7</b> 1
453	
454	Tax shelters
455	Moving expenses
456	Student loan interest deduction
457	Deduction for higher education
	expenses (for 2002)
	<b>Itemized Deductions</b>
501	Should I itemize?
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty and theft losses
508	Miscellaneous expenses
509	Business use of home
510	
	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	
515	Disaster area losses
	Tax Computation
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment
	income
554	Self-employment tax
000	, ,
556	
23,	
558	
220	
	remement plans
554 555 556 557 558	income Self-employment tax

	Topi	ic
	No.	Subject
		Tax Credits
	601	Earned income credit (EIC)
	602	Child and dependent care credit
ts	603	Credit for the elderly or the
ıs		disabled
	604	Advance earned income credit
	605	Education credits
	606	Child tax credits
	607	Adoption credit
	608	Excess social security and RRTA
		tax withheld
	609	Rate reduction credit
		IRS Notices
	651	Notices—What to do
	652	Notice of underreported income—
n		CP 2000
	653	IRS notices and bills, penalties,
		and interest charges
nts		Basis of Assets,
		Depreciation, and Sale
		of Assets
	701	Sale of your home
	703	Basis of assets
	704	Depreciation
	705	Installment sales
		<b>Employer Tax Information</b>
	751	Social security and Medicare
		withholding rates
	752	Form W-2—Where, when, and
		how to file
	753	Form W-4—Employee's
		Withholding Allowance Certificate
	754	Form W-5—Advance earned
		income credit
	755	Employer identification number
		(EIN)—How to apply
	756	Employment taxes for household
		employees
	757	Form 941—Deposit requirements
;	758	Form 941—Employer's Quarterly
	750	Federal Tax Return
	759	Form 940 and 940-EZ—Deposit
	760	requirements
	760	Form 940 and Form 940-EZ—
		Employer's Annual Federal
RS	761	Unemployment Tax Returns Tips—Withholding and reporting
	762	Independent contractor vs.
	102	employee
		chipioyee
m		

Topi							
No.	Subject						
	Magnetic Media Filers—						
	1099 Series and Related						
	Information Returns						
801	Who must file magnetically						
802	Applications, forms, and						
	information						
803	Waivers and extensions						
804	Test files and combined Federal						
	and state filing						
805	Electronic filing of information						
	returns						
	Tax Information for Aliens and						
	U.S. Citizens Living Abroad						
851	Resident and nonresident aliens						
852	Dual-status alien						
853	Foreign earned income						
0.7.4	exclusion—General						
854	Foreign earned income						
055	exclusion—Who qualifies?						
855	Foreign earned income						
056	exclusion—What qualifies?						
856 857	Foreign tax credit						
857	IRS Individual Taxpayer Identification Number—Form W-7						
050	Alien tax clearance						
858							
	Tax Information for Puerto Rico						
	Residents (in Spanish only)						
901	Who must file a U.S. income tax						
000	return in Puerto Rico						
902	Deductions and credits for Puerto						
002	Rico filers						
903	Federal employment taxes in						
004	Puerto Rico						
904	Tax assistance for Puerto Rico						
	residents						
Topic	c numbers are effective						

### January 1, 2002.

#### Calling the IRS

If you cannot answer your question by using one of the methods listed on page 7, please call us for assistance at **1-800-829-1040.** You will not be charged for the call unless your phone company charges you for local calls. Our normal hours of operation are Monday through Friday from 7:00 a.m. to 10:00 p.m. local time. Beginning December 31, 2001, through April 16, 2002, assistance will also be available on Saturday from 9:00 a.m. to 5:00 p.m. local time. Assistance provided to callers from Alaska and Hawaii will be based on the hours of operation in the Pacific Time zone.



If you want to check the status of your **2001 refund,** call **TeleTax** at **1-800-829-4477** (see page 10 for instructions).

#### Before You Call

IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your questions by having the following information available.

- The tax form, schedule, or notice to which your question relates.
- The facts about your particular situation. The answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.
- The name of any IRS publication or other source of information that you used to look for the answer.

To maintain your account security, you may be asked for the following information, which you should also have available.

- Your social security number.
- The amount of refund and filing status shown on your tax return
- The "Caller ID Number" shown at the top of any notice you received.
- Your personal identification number (PIN) if you have one.
  - Your date of birth.
  - The numbers in your street address.
  - Your ZIP code.

If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

**Evaluation of Services Provided.** The IRS uses several methods to evaluate the quality of this telephone service. One method is for a second IRS representative to sometimes listen in on or record telephone calls. Another is to ask some callers to complete a short survey at the end of the call.

#### Making the Call

Call 1-800-829-1040 (for TTY/TDD help, call 1-800-829-4059). We have redesigned our menus to allow callers with pulse or rotary dial telephones to speak their responses when requested to do so. First, you will be provided a series of options that will request touch-tone responses. If a touch tone response is not received, you will then hear a series of options and be asked to speak your selections. After your touch-tone or spoken response is received, the system will direct your call to the appropriate assistance. You can do the following within the system.

- Order tax forms and publications.
- Find out the status of your refund or what you owe.
- Determine if we have adjusted your account or received payments you made.
  - Request a transcript of your account.
  - Find out where to send your tax return or payment.
- Request more time to pay or set up a monthly installment agreement.

#### Before You Hang Up

If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take additional time to be sure your question is answered fully.

By law, you are responsible for paying your share of Federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty.

# Before You Fill In Form 1040A—See How To Avoid Common Mistakes on page 50.



For details on the changes for 2001 and 2002, see **Pub. 553.** 

#### What's New for 2001?

**Tax Rates Reduced.** Most of the tax rates have been reduced and are reflected in the Tax Table that begins on page 55. In addition, a new 10% tax rate applies to certain dependents. **Dependents** may be able to use the **Tax Computation Worksheet for Certain Dependents** to figure their tax. This worksheet gives the benefit of a new 10% rate. See the instructions for line 26 on page 33. Dependents cannot take the rate reduction credit mentioned below.

Rate Reduction Credit. You may be able to take a new credit of up to the amount shown below for your 2001 filing status. But you cannot take this credit if you received (before offset) an advance payment of your 2001 taxes that was equal to or more than the amount shown. See the worksheet on page 36.

- Single or married filing separately \$300
- Head of household \$500
- Married filing jointly or qualifying widow(er) \$600

**Advance Payment Not Taxable.** Any amount you received as an advance payment of your 2001 taxes is not taxable and should not be reported on your return.

**Larger Child Tax Credits.** If you have at least one child who was under age 17 at the end of 2001, you may be able to take a credit on line 31 of up to \$600 for each qualifying child. You may also be able to take the additional child tax credit on line 40 if your credit on line 31 is less than \$600 for each qualifying child. See the instructions for line 31 on page 36 and the instructions for line 40 on page 47.

**Student Loan Interest Deduction.** If you paid interest on a qualified student loan, you may be able to deduct up to \$2,500 of the interest. See the instructions for line 17 on page 31.

**Third Party Designee.** If you want to allow the IRS to discuss your 2001 tax return with a family member, friend, or any other person you choose, check the "Yes" box in the Third party designee area of your return and enter the requested information. See page 49 for details.

**IRA Deduction.** You may be able to take an IRA deduction if you were covered by a retirement plan and your modified adjusted gross income is less than \$43,000 (\$63,000 if married filing jointly or qualifying widow(er)). See the instructions for line 16 on page 28.

**Education (Ed) IRAs.** Ed IRAs are now called Coverdell education savings accounts (ESAs).

**Earned Income Credit (EIC).** You may be able to take this credit if you earned less than \$32,121 (less than \$10,710 if you do not have any qualifying children). See the instructions for lines 39a and 39b on page 39.

**Alternative Minimum Tax (AMT).** The AMT exemption amounts have been increased. See the instructions for line 26 on page 33.

**Mailing Your Return.** You may be mailing your return to a different address this year because the IRS has changed the filing location for several areas. If you received an envelope with your tax package, please use it. Otherwise, see **Where Do You File?** on the back cover.

Tax Relief for Victims of Terrorist Attacks. See Pub. 3920.

#### Other Information

**Did You Convert an IRA to a Roth IRA in 1998?** If you did, see **1998 Roth IRA Conversions** on page 26 to find out the taxable amount you must report in 2001 on line 11b.

Parent of a Kidnapped Child. The parent of a child who is presumed by law enforcement authorities to have been kidnapped by someone who is not a family member may be able to take the child into account in determining his or her eligibility for the head of household or qualifying widow(er) filing status, deduction for dependents, child tax credit, and the earned income credit (EIC). For details, see Pub. 501 (Pub. 596 for the EIC).

Payments to Holocaust Victims. Restitution payments received by holocaust victims or their heirs after 1999 (and certain interest earned on the payments) are not taxable. If you reported these amounts on your 2000 return or used them to compute any amount affecting your 2000 tax liability, you may need to file Form 1040X to amend your 2000 return. For more details, see Pub. 525.

#### What To Look for in 2002

**Reduced Tax Rates.** Most of the tax rates will decrease by ½% and a new 10% tax rate will apply to all filers.

**New Deduction for Higher Education Expenses.** You may be able to deduct up to \$3,000 of the qualified education expenses you pay for yourself, your spouse, or your dependents.

New Credit for Elective Deferrals and IRA

**Contributions.** You may be able to take a credit of up to \$1,000 for qualified retirement savings contributions if your 2002 AGI is \$50,000 or less.

**IRA Deduction Expanded.** You, and your spouse if filing jointly, may be able to take an IRA deduction of up to \$3,000 (\$3,500 if you will be age 50 or older at the end of 2002). If you are covered by a retirement plan, you may be able to take an IRA deduction if your 2002 modified AGI is less than \$44,000 (\$64,000 if married filing jointly or qualifying widow(er)).

**Student Loan Interest Deduction.** The 60-month limit will no longer apply and the modified AGI limit will increase.

**Adoption Credit.** You may be able to take a credit of up to \$10,000 for the qualified adoption expenses you pay to adopt a child.

**EIC Computation Simplified.** Nontaxable earned income and modified AGI will not be taken into account in determining if you are eligible for the credit or the amount of your credit.

**Coverdell ESAs.** You may be able to contribute up to \$2,000 to a Coverdell ESA.

# **Filing Requirements—**These rules apply to all U.S. citizens, regardless of where they live, and resident aliens.

#### Do You Have To File?

Use Chart A, B, or C to see if you must file a return.



Even if you do not otherwise have to file a return, you should file one to get a refund of any Federal income tax withheld. You should also file if you are eligible for the earned

income credit or the additional child tax credit.

**Exception for Children Under Age 14.** If you are planning to file a return for your child who was under age 14 on January 1, 2002, and certain other conditions apply, you may elect to include your child's income on your return. But you must use Form 1040 and **Form 8814** to do so. If you make this election, your child does not have to file a return. For details, use TeleTax topic 553 (see page 10) or see Form 8814.

Nonresident Aliens and Dual-Status Aliens. These rules also apply to nonresident aliens and dual-status aliens who were married to U.S. citizens or residents at the end of 2001 and who have elected to be taxed as resident aliens. Other nonresident aliens and dual-status aliens have different filing requirements. They may have to file Form 1040NR or Form 1040NR-EZ. Specific rules apply to determine if you are a resident or nonresident alien. See Pub. 519 for details, including the rules for students and scholars who are aliens.

#### When Should You File?

Not later than **April 15, 2002.** If you file after this date, you may have to pay interest and penalties. See page 52.



If you were in the Kosovo or Persian Gulf area (for example, you supported operations in a qualified hazardous duty area), see **Pub. 3.** 

#### What if You Cannot File on Time?

You can get an automatic 4-month extension if, by April 15, 2002, you either:

- File **Form 4868** or
- File for an extension by phone, using tax software, or through a tax professional. If you expect to owe tax with your return, you can even pay part or all of it by electronic funds withdrawal or credit card (American Express® Card, Discover® Card, or MasterCard®card). See Form 4868 for details.

However, even if you get an extension, the tax you owe is still due April 15, 2002. If you make a payment with your extension request, see the instructions for line 41 on page 47

#### Where Do You File?

See the back cover for filing instructions and addresses. **Private Delivery Services.** You can use certain private delivery services designated by the IRS to meet the "timely mailing as timely filing/paying" rule for tax returns and payments. The most recent list of designated private delivery services was published by the IRS in October 2001. The list includes only the following:

- Airborne Express (Airborne): Overnight Air Express Service, Next Afternoon Service, and Second Day Service.
- DHL Worldwide Express (DHL): DHL "Same Day" Service and DHL USA Overnight.
- Federal Express (FedEx): FedEx Priority Overnight, FedEx Standard Overnight, and FedEx 2Day.
- United Parcel Service (UPS): UPS Next Day Air, UPS Next Day Air Saver, UPS 2nd Day Air, UPS 2nd Day Air A.M., UPS Worldwide Express Plus, and UPS Worldwide Express.

The private delivery service can tell you how to get written proof of the mailing date.



Private delivery services cannot deliver items to P.O. boxes. You must use the U.S. Postal Service to mail any item to an IRS P.O. box address.

#### Chart A—For Most People

IF your filing status is	AND at the end of 2001 you were*	THEN file a return if your gross income** was at least
Single	under 65 65 or older	\$7,450 8,550
Married filing jointly***	under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$13,400 14,300 15,200
Married filing separately	any age	\$2,900
Head of household (see page 21)	under 65 65 or older	\$9,550 10,650
Qualifying widow(er) with dependent child (see page 22)	under 65 65 or older	\$10,500 11,400

<sup>\*</sup> If you turned 65 on January 1, 2002, you are considered to be age 65 at the end of 2001.

<sup>\*\*</sup> Gross income means all income you received in the form of money, goods, property, and services that is not exempt from tax, including any income from sources outside the United States (even if you may exclude part or all of it). Do not include social security benefits unless you are married filing a separate return and you lived with your spouse at any time in 2001.

<sup>\*\*\*</sup> If you did not live with your spouse at the end of 2001 (or on the date your spouse died) and your gross income was at least \$2,900, you must file a return regardless of your age.

#### Chart B—For Children and Other Dependents

See the instructions for line 6c that begin on page 22 to find out if someone can claim you as a dependent.

If your parent (or someone else) can claim you as a dependent, use this chart to see if you must file a return.

In this chart, **unearned income** includes taxable interest, ordinary dividends, and capital gain distributions. **Earned income** includes wages, tips, and taxable scholarship and fellowship grants. **Gross income** is the total of your unearned and earned income.



If your gross income was \$2,900 or more, you usually cannot be claimed as a dependent unless you were under age 19 or a student under age 24. For details, see **Test 4—Income** on page 22.

Single	depe	ndents. Were you either age 65 or older or blind?			
	No.	You must file a return if <b>any</b> of the following apply.			
	•	Your <b>unearned income</b> was over \$750.			
	•	Your <b>earned income</b> was over \$4,550.			
	•	Your <b>gross income</b> was more than the <b>larger</b> of—			
		<ul><li>\$750 or</li><li>Your earned income (up to \$4,300) plus \$250.</li></ul>			
	Yes.	You must file a return if <b>any</b> of the following apply.			
	•	Your unearned income was over \$1,850 (\$2,950 if 65	or older and b	lind).	
	•	Your earned income was over \$5,650 (\$6,750 if 65 or	older and blin	d).	
	•	Your gross income was more than—			
		The larger of:	Plus	This amount:	
		<ul> <li>\$750 or</li> <li>Your earned income (up to \$4,300) plus \$250.</li> </ul>	}	\$1,100 (\$2,200 if 65 or older <b>and</b> blind)	
Marrie	ed dei	pendents. Were you either age 65 or older or blind?			
_	-				
Ц	No.	You must file a return if <b>any</b> of the following apply.  Your unearned income was over \$750.			
		Your earned income was over \$3,800.			
	•	Your gross income was at least \$5 and your spouse fi	les a senarate r	eturn and itemizes deductions	
	•	Your gross income was more than the <b>larger</b> of—	ies a separate i	cturr una nomizes acaucitons.	
		• \$750 or			
		• Your earned income (up to \$3,550) plus \$250.			
	Yes	You must file a return if <b>any</b> of the following apply.			
	•	Your unearned income was over \$1,650 (\$2,550 if 65	or older <b>and</b> b	lind).	
	•	Your earned income was over \$4,700 (\$5,600 if 65 or	older and blin	d).	
	•	Your gross income was at least \$5 and your spouse fi	les a separate r	eturn and itemizes deductions.	
	•	Your gross income was more than—			
		The larger of:	Plus	This amount:	
		<ul> <li>\$750 or</li> <li>Your earned income (up to \$3,550) plus \$250.</li> </ul>	}	\$900 (\$1,800 if 65 or older <b>and</b> blind)	

#### Chart C—Other Situations When You Must File

You must file a return if **either** of the following applies for 2001.

- You received any advance earned income credit (EIC) payments from your employer. These payments are shown in box 9 of your W-2 form.
- You owe tax from the recapture of an education credit or the alternative minimum tax. See the instructions for line 26 that begin on page 33.

You must file a return using Form 1040 if **any** of the following apply for 2001.

• You owe any special taxes, such as social security and Medicare tax on tips you did not report to your employer.

- You owe uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on your group-term life insurance.
- You had net earnings from self-employment of at least \$400.
- You had wages of \$108.28 or more from a church or a qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- You owe tax on a qualified plan, including an individual retirement arrangement (IRA) or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.

#### Would It Help You To Itemize Deductions on Form 1040?

You may be able to reduce your tax by itemizing deductions on **Schedule A** (Form 1040). Itemized deductions include amounts you paid for state and local income taxes, real estate taxes, personal property taxes, and mortgage interest. You may also include gifts to charity and part of the amount you paid for medical and dental expenses. You would usually benefit by itemizing if—

Your filing status is:	AND	Your itemized deductions are more than:
Single		
• Under 65		• \$4,550
• 65 or older <b>or</b> blind		• 5,650
• 65 or older <b>and</b> blind		• 6,750
Married filing jointly		
• Under 65 (both spouses)		• \$7,600
• 65 or older <b>or</b> blind (one spouse)		<ul><li>8,500</li></ul>
• 65 or older <b>or</b> blind (both spouses)		• 9,400
• 65 or older <b>and</b> blind (one spouse)		• 9,400
• 65 or older <b>or</b> blind (one spouse) and		
65 or older and blind (other spouse)		• 10,300
• 65 or older <b>and</b> blind (both spouses)		• 11,200
Married filing separately *		
• Your spouse itemizes deductions		• \$0
• Under 65		• 3,800
• 65 or older <b>or</b> blind		<ul><li>4,700</li></ul>
• 65 or older <b>and</b> blind		• 5,600
Head of household		
• Under 65		• \$6,650
• 65 or older <b>or</b> blind		• 7,750
• 65 or older <b>and</b> blind		• 8,850
Qualifying widow(er) with dependent child		
• Under 65		• \$7,600
• 65 or older <b>or</b> blind		<ul><li>8,500</li></ul>
• 65 or older <b>and</b> blind		• 9,400

If you can take an exemption for your spouse, see Standard Deduction Chart for People Age 65 or Older or Blind on page 32 for the amount that applies to you.

If someone can claim you as a dependent, it would benefit you to itemize deductions if they total more than your standard deduction figured on the **Standard Deduction Worksheet for Dependents** on page 32.

#### Where To Report Certain Items From 2001 Forms W-2, 1098, and 1099

Report on Form 1040A, line 37, any amounts shown on these forms as Federal income tax withheld.

Form	Item and Box in Which it Should Appear	Where To Report on Form 1040A
W-2	Wages, salaries, tips, etc. (box 1) Allocated tips (box 8) Advance EIC payment (box 9) Dependent care benefits (box 10) Adoption benefits (box 12, code T) Employer contributions to an MSA (box 12, code R)*	Line 7 See <b>Tip income</b> on page 24 Line 35 Schedule 2, line 10 Form 8839, line 18 Must file Form 1040
W-2G	Gambling winnings (box 1)	Must file Form 1040
1098	Mortgage interest (box 1) Points (box 2) Refund of overpaid interest (box 3)	Must file Form 1040 to deduct See the instructions on Form 1098
1098-E	Student loan interest (box 1)	See the instructions for line 17 that begin on page 31
1099-A	Acquisition or abandonment of secured property	See Pub. 544
1099-В	Stocks, bonds, etc. (box 2) Bartering (box 3)	Must file Form 1040
1099-C	Canceled debt (box 2)	Must file Form 1040 if taxable (see the instructions on Form 1099-C)
1099-DIV	Ordinary dividends (box 1) Total capital gain distributions (box 2a) Nontaxable distributions (box 3)  Foreign tax paid (box 6)	Line 9 See the instructions for line 10 on page 25 Must file Form 1040 if required to report as capital gains (see the instructions on Form 1099-DIV) Must file Form 1040 to deduct or take a credit for the tax
1099-G	Unemployment compensation (box 1)  State or local income tax refund (box 2)  Qualified state tuition program earnings (box 5)	Line 13. But if you repaid any unemployment compensation in 2001, see the instructions for line 13 on page 28  See the instructions on page 24  Line 13
1099-INT	Interest income (box 1) Early withdrawal penalty (box 2) Interest on U.S. savings bonds and Treasury obligations (box 3) Foreign tax paid (box 6)	Line 8a Must file Form 1040 to deduct See the instructions for line 8a on page 25 Must file Form 1040 to deduct or take a credit for the tax
1099-LTC	Long-term care and accelerated death benefits	Must file Form 1040 if required to file Form 8853 (see the instructions for Form 8853)
1099-MISC	Miscellaneous income	Must file Form 1040
1099-MSA	Distributions from MSAs**	Must file Form 1040
1099-OID	Original issue discount (box 1) Other periodic interest (box 2) Early withdrawal penalty (box 3)	See the instructions on Form 1099-OID  Must file Form 1040 to deduct
1099-PATR	Patronage dividends and other distributions from a cooperative (boxes 1, 2, 3, and 5)	Must file Form 1040 if taxable (see the instructions on Form 1099-PATR)
1099-R	Distributions from IRAs***  Distributions from pensions, annuities, etc.  Capital gain (box 3)	See the instructions for lines 11a and 11b that begin on page 25 See the instructions for lines 12a and 12b that begin on page 26 See the instructions on Form 1099-R
1099-S	Gross proceeds from real estate transactions (box 2)	Must file Form 1040 if required to report the sale (see Pub. 523)
	Buyer's part of real estate tax (box 5)	Must file Form 1040

<sup>\*</sup>MSAs were renamed Archer MSAs after Form W-2 was released for print.

<sup>\*\*</sup>This includes distributions from Archer and Medicare+Choice MSAs.

<sup>\*\*\*</sup>This includes distributions from Roth, SEP, and SIMPLE IRAs; and Coverdell education savings accounts (ESAs).

#### Who Can Use Form 1040A?

You can use Form 1040A if all five of the following apply.

- 1. You only had income from the following sources:
- Wages, salaries, tips.
- Interest and ordinary dividends.
- Capital gain distributions.
- Taxable scholarship and fellowship grants.
- Pensions, annuities, and IRAs.
- Unemployment compensation.
- Taxable social security and railroad retirement benefits.
- Alaska Permanent Fund dividends.
- Qualified state tuition program earnings.
- 2. The only adjustments to income you can claim are:
- IRA deduction.
- Student loan interest deduction.

- 3. You do not itemize deductions.
- **4.** Your taxable income (line 25) is less than \$50,000.
- 5. The only tax credits you can claim are:
- Child tax credit.
- Additional child tax credit.
- Education credits.
- Earned income credit.
- Credit for child and dependent care expenses.
- Credit for the elderly or the disabled.
- Adoption credit.
- Rate reduction credit.

You can also use Form 1040A if you received advance earned income credit (EIC) payments, dependent care benefits, or employer-provided adoption benefits, or if you owe tax from the recapture of an education credit or the alternative minimum tax.

#### When Must You Use Form 1040?

You **must** use Form 1040 if **any** of the following apply.

- 1. You received any of the following types of income:
- Income from self-employment (business or farm income).
- Certain tips you did not report to your employer. See **Tip income** on page 24.
- Nontaxable distributions required to be reported as capital gains.
- Income received as a partner in a partnership, shareholder in an S corporation, or a beneficiary of an estate or trust.
- **2.** You received or paid interest on securities transferred between interest payment dates.
- **3.** You can exclude **either** of the following types of income:
- Foreign earned income you received as a U.S. citizen or resident alien.

- Certain income received from sources in a U.S. possession if you were a bona fide resident of American Samoa for all of 2001.
- **4.** You had a financial account in a foreign country, such as a bank account or securities account. **Exception.** If the combined value of the accounts was \$10,000 or less during all of 2001 or if the accounts were with a U.S. military banking facility operated by a U.S. financial institution, you may file Form 1040A.
  - **5.** You received a distribution from a foreign trust.
- **6.** You are reporting original issue discount (OID) in an amount more or less than the amount shown on Form 1099-OID.
- **7.** You owe household employment taxes. See **Schedule H** (**Form 1040**) and its instructions to find out if you owe these taxes.

#### Line Instructions for Form 1040A

#### Name and Address

#### Use the Peel-Off Label

Using your peel-off name and address label in this booklet will speed the processing of your return. It also prevents common errors that can delay refunds or result in unnecessary notices. Put the label on your return **after** you have finished it. Cross out any errors and print the correct information. Add any missing items, such as your apartment number.

**Address Change.** If the address on your peel-off label is not your current address, cross out the old address and print

your new address. If you plan to move after filing your return, see page 50.

Name Change. If you changed your name, be sure to report the change to your local Social Security Administration office **before** you file your return. This prevents delays in processing your return and issuing refunds. It also safeguards your future social security benefits. See page 50 for more details. If you received a peel-off label, cross out your former name and print your new name.

What if You Do Not Have a Label? Print or type the information in the spaces provided. If you are married filing a separate return, enter your husband's or wife's name on line 3 instead of below your name.



If you filed a joint return for 2000 and you are filing a joint return for 2001 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2000 return.

**P.O. Box.** Enter your box number **only** if your post office does not deliver mail to your home.

**Foreign Address.** Enter the information in the following order: City, province or state, and country. Follow the country's practice for entering the postal code. **Do not** abbreviate the country name.

What if a Taxpayer Died? See page 51.

#### Social Security Number (SSN)

An incorrect or missing SSN may increase your tax or reduce your refund. **To apply for an SSN**, get **Form SS-5** from your local Social Security Administration (SSA) office or call the SSA at 1-800-772-1213. Fill in Form SS-5 and return it to the SSA. It usually takes about 2 weeks to get an SSN.

Check that your SSN is correct on your Forms W-2 and 1099. If not, see page 50 for more details.

IRS Individual Taxpayer Identification Numbers (ITINs) for Aliens. The IRS will issue you an ITIN if you are a nonresident or resident alien and you do not have and are not eligible to get an SSN. To apply for an ITIN, file Form W-7 with the IRS. It usually takes about 4–6 weeks to get an ITIN. Enter your ITIN wherever your SSN is requested on your tax return.

**Note.** An ITIN is for tax use only. It does not entitle you to social security benefits or change your employment or immigration status under U.S. law.

**Nonresident Alien Spouse.** If your spouse is a nonresident alien and you file a joint or separate return, your spouse must have either an SSN or an ITIN.

#### **Presidential Election Campaign Fund**

This fund helps pay for Presidential election campaigns. The fund reduces candidates' dependence on large contributions from individuals and groups and places candidates on an equal financial footing in the general election. If you want \$3 to go to this fund, check the "Yes" box. If you are filing a joint return, your spouse may also have \$3 go to the fund. If you check "Yes," your tax or refund will not change.

#### Filing Status

Check **only** the filing status that applies to you. The ones that will usually give you the lowest tax are listed last.

- Married filing separately.
- Single.
- Head of household.
- Married filing jointly or qualifying widow(er) with dependent child.



More than one filing status may apply to you. Choose the one that will give you the lowest tax.

#### Line 1

#### Single

You may check the box on line 1 if **any** of the following was true on December 31, 2001.

- You were never married.
- You were legally separated, according to your state law, under a decree of divorce or separate maintenance.
- You were widowed before January 1, 2001, and did not remarry in 2001.

#### Line 2

#### **Married Filing Jointly**

You may check the box on line 2 if **any** of the following is true.

- You were married as of December 31, 2001, even if you did not live with your spouse at the end of 2001.
- Your spouse died in 2001 and you did not remarry in 2001.
  - Your spouse died in 2002 before filing a 2001 return.

A husband and wife may file a joint return even if only one had income or if they did not live together all year. However, both persons must sign the return. If you file a joint return for 2001, you may not, after the due date for filing that return, amend it to file as married filing separately.

**Joint and Several Tax Liability.** If you file a joint return, both you and your spouse are generally responsible for the tax and any interest or penalties due on the return. This means that if one spouse does not pay the tax due, the other may have to. However, see **Innocent Spouse Relief** on page 50.

Nonresident Aliens and Dual-Status Aliens. You may be able to file a joint return. See Pub. 519 for details.

#### Line 3

#### **Married Filing Separately**

If you are married and file a separate return, you will usually pay more tax than if you file a joint return. Generally, you report only your own income, exemptions, deductions, and credits. Different rules apply to people in community property states. See page 24.



You may be able to file as head of household if you had a child living with you and you lived apart from your spouse during the last 6 months of 2001. See Married Persons Who

**Live Apart** on this page.

#### Line 4

#### **Head of Household**

This filing status is for **unmarried** individuals who provide a home for certain other persons. (Some **married persons who live apart** may also qualify. See this page.) You may check the box on line 4 **only if** as of December 31, 2001, you were unmarried or legally separated (according to your state law) under a decree of divorce or separate maintenance and **either 1** or **2** below applies to you.

- 1. You paid over half the cost of keeping up a home that was the main home for all of 2001 of your **parent** whom you can claim as a dependent. Your parent did not have to live with you in your home.
- **2.** You paid over half the cost of keeping up a home in which you lived and in which one of the following also lived for more than half of the year (if half or less, see the **Exception** on this page).
- Your **unmarried** child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child does not have to be your dependent. But in this case, enter the child's name in the space provided on line 4. If you do not enter the name, it will take us longer to process your return.
- Your married child, adopted child, grandchild, great-grandchild, etc., or stepchild. This child must be your dependent. But if your married child's other parent claims him or her as a dependent under the rules for **Children of Divorced or Separated Parents** on page 23, this child does not have to be your dependent. Enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.
  - Your **foster** child, who must be your dependent.
- Any other relative you can claim as a dependent. For the definition of a relative, see **Test 1—Relationship** on the next page. But for this purpose, the **Exception** at the end of that test does not apply.

**Note.** You **cannot** file as head of household if your child, parent, or relative described earlier is your dependent under the rules on page 23 for **Person Supported by Two or More Taxpayers.** 

**Married Persons Who Live Apart.** Even if you were not divorced or legally separated in 2001, you may be able to file as head of household. You may check the box on line 4 if **all five** of the following apply.

- **1.** You **must** have lived apart from your spouse for the **last 6 months** of 2001. Temporary absences for special circumstances, such as for business, medical care, school, or military service, count as time lived in the home.
  - 2. You file a separate return from your spouse.
- **3.** You paid over half the cost of keeping up your home for 2001.
- **4.** Your home was the main home of your child, adopted child, stepchild, or foster child for more than half of 2001 (if half or less, see the **Exception** below).
- **5.** You claim this child as your dependent or the child's other parent claims him or her under the rules for **Children of Divorced or Separated Parents** on page 23. If this child is not your dependent, be sure to enter the child's name on line 4. If you do not enter the name, it will take us longer to process your return.



If all five apply, you may be able to take the student loan interest deduction, the credit for child and dependent care expenses, an education credit, and the earned income credit.

You can also take the standard deduction even if your spouse itemizes deductions. For more details, see the instructions for these topics.

**Keeping Up a Home.** To find out what is included in the cost of keeping up a home, see **Pub. 501.** 

If you used payments you received under Temporary Assistance for Needy Families (TANF) or **other public assistance** programs to pay part of the cost of keeping up your home, you **cannot** count them as money you paid. However, you must include them in the total cost of keeping up your home to figure if you paid over half of the cost.

**Dependent.** To find out if someone is your dependent, see the instructions for line 6c that begin on page 22.

**Exception.** You can count temporary absences, such as for school, vacation, or medical care, as time lived in the home. If the person for whom you kept up a home was born or died in 2001, you may still file as head of household as long as the home was that person's main home for the part of the year he or she was alive.

#### Line 5

#### Qualifying Widow(er) With Dependent Child

You may check the box on line 5 and use joint return tax rates for 2001 if **all five** of the following apply.

- 1. Your spouse died in 1999 or 2000 and you did not remarry in 2001.
- **2.** You have a child, adopted child, stepchild, or foster child whom you claim as a dependent.
- **3.** This child lived in your home for all of 2001. Temporary absences, such as for school, vacation, or medical care, count as time lived in the home.
  - 4. You paid over half the cost of keeping up your home.
- **5.** You could have filed a joint return with your spouse the year he or she died, even if you did not actually do so.

If your spouse died in 2001, you may not file as qualifying widow(er) with dependent child. Instead, see the instructions for line 2.

#### **Exemptions**

For each exemption you can take, you can deduct \$2,900 on line 24.

#### Line 6b

#### **Spouse**

Check the box on line 6b if you file either (a) a joint return or (b) a separate return and your spouse had no income and is not filing a return. However, **do not** check the box if your spouse can be claimed as a dependent on another person's return. If you were divorced or legally separated at the end of 2001, you cannot take an exemption for your former spouse. If, at the end of 2001, your divorce was not final (an interlocutory decree), you are considered married for the whole year.

**Death of Your Spouse.** If your spouse died in 2001 and you did not remarry by the end of 2001, check the box on line 6b if you could have taken an exemption for your spouse on the date of death. For other filing instructions, see **What if a Taxpayer Died?** on page 51.

#### Line 6c

#### **Dependents**

You can take an exemption for each of your dependents who was alive during some part of 2001. This includes a baby **born** in 2001 or a person who **died** in 2001. For more details, see **Pub. 501.** Any person who meets **all five** of the following tests qualifies as your dependent.

If you have **more than seven** dependents, attach a statement to your return with the required information.

#### Test 1—Relationship

The person must be your relative. But see **Exception** at the end of this test, **Test 1**. The following people are considered your relatives.

- Your child, stepchild, adopted child; a child who lived in your home as a family member if placed with you by an authorized placement agency for legal adoption (including any person authorized by state law to place children for legal adoption); or a foster child (any child who lived in your home as a family member for the whole year).
  - Your grandchild, great-grandchild, etc.
  - Your son-in-law, daughter-in-law.
  - Your parent, stepparent, parent-in-law.
  - Your grandparent, great-grandparent, etc.
- Your brother, sister, half brother, half sister, stepbrother, stepsister, brother-in-law, sister-in-law.
  - Your aunt, uncle, nephew, niece if related by blood.

Any relationships established by marriage are not treated as ended by divorce or death.

**Exception.** A person who lived in your home as a family member for the entire year can also be considered a dependent. However, the relationship must not violate local law.

#### Test 2—Married Person

If the person is married and files a joint return, you cannot take an exemption for the person.



If the person and the person's spouse file a joint return only to get a refund of all tax withheld, you may be able to claim him or her if the other four tests are met. See Pub. 501

for details.

#### Test 3—Citizen or Resident

The person must be **one** of the following:

- A U.S. citizen or resident alien, or
- A resident of Canada or Mexico, or
- Your adopted child who is not a U.S. citizen but who lived with you all year in a foreign country.

To find out who is a **resident alien**, use TeleTax Topic 851 (see page 10) or see **Pub. 519**.

#### Test 4—Income

Generally, the person's gross income must be less than \$2,900. Gross income does not include nontaxable income, such as welfare benefits or nontaxable social security benefits. Income earned by a permanently and totally disabled person for services performed at a sheltered workshop school is generally not included for purposes of the income test. See Pub. 501 for details.

**Exception for Your Child.** Your child can have gross income of \$2,900 or more if he or she was:

1. Under age 19 at the end of 2001 or

2. Under age 24 at the end of 2001 and was a student.

Your child was a **student** if during any 5 months of 2001 he or she—

- Was enrolled as a full-time student at a school or
- Took a full-time, on-farm training course. The course had to be given by a school or a state, county, or local government agency.

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses, correspondence schools, or night schools.

#### Test 5—Support

The general rule is that you had to provide over half the person's total support in 2001. If you file a joint return, support can come from either spouse. If you remarried, the support provided by your new spouse is treated as support coming from you. For exceptions to the support test, see Children of Divorced or Separated Parents and Person Supported by Two or More Taxpayers on this page.

Support includes food, a place to live, clothing, medical and dental care, and education. It also includes items such as a car and furniture, but only if they are for the person's own use or benefit. In figuring total support:

- Use the actual cost of these items. But you should figure the cost of a place to live at its fair rental value.
- Include money the person used for his or her own support, even if this money was not taxable. Examples are gifts, savings, social security and welfare benefits, and other public assistance payments. This support is treated as **not** coming from you.

Support **does not** include items such as income tax, social security and Medicare tax, life insurance premiums, scholarship grants, or funeral expenses.

If you care for a foster child, see Pub. 501 for special rules that apply.

Children of Divorced or Separated Parents. Special rules apply to determine if the support test is met for children of divorced or separated parents. The rules also apply to children of parents who are married but lived apart during the last 6 months of the year, even if they do not have a separation agreement. For these rules, a **custodial parent** is the parent who had custody of the child for most of the year. A **noncustodial parent** is the parent who had custody for the shorter period of time or who did not have custody at all. See Pub. 501 for the definition of custody.

The general rule is that the custodial parent is treated as having provided over half of the child's total support if both parents together paid over half of the child's support. This means that the custodial parent can claim the child as a dependent if the other dependency tests are also met.

But if you are the noncustodial parent, you are treated as having provided over half of the child's support and can claim the child as a dependent if both parents together paid over half of the child's support, the other dependency tests are met, and either 1 or 2 below applies.

1. The custodial parent agrees not to claim the child's exemption for 2001 by signing Form 8332 or a similar statement. But you (as the noncustodial parent) must attach this signed Form 8332 or similar statement to your return. Instead of attaching Form 8332, you can attach a copy of certain pages of your divorce decree or separation agreement

if it went into effect after 1984 (see Children Who Did Not Live With You Due to Divorce or Separation on the next page).

2. Your divorce decree or written separation agreement went into effect before 1985 and it states that you (the noncustodial parent) can claim the child as a dependent. But you must have given at least \$600 for the child's support in 2001. This rule does not apply if your decree or agreement was changed after 1984 to say that you cannot claim the child as your dependent.

**Person Supported by Two or More Taxpayers.** Even if you did not pay over half of another person's support, you might still be able to claim him or her as a dependent if **all five** of the following apply.

- **1.** You and one or more other eligible person(s) (see below) together paid over half of another person's support.
  - 2. You paid over 10% of that person's support.
  - 3. No one alone paid over half of that person's support.
  - **4.** Tests 1 through 4 that begin on page 22 are met.
- **5.** Each other eligible person who paid over 10% of support completes **Form 2120** and you attach these forms to your return. The form states that only you will claim the person as a dependent for 2001.

An **eligible person** is someone who could have claimed another person as a dependent except that he or she did not pay over half of that person's support.

#### Line 6c, Column (2)

You must enter each dependent's social security number (SSN). Be sure the name and SSN entered agree with the dependent's social security card. Otherwise, at the time we process your return, we may disallow the exemption claimed for the dependent and reduce or disallow any other tax benefits (such as the child tax credit and earned income credit) based on that dependent. If the name or SSN on the dependent's social security card is not correct, call the Social Security Administration at 1-800-772-1213.



For details on how your dependent can get an SSN, see page 20. If your dependent will not have a number by April 15, 2002, see **What if You Cannot File on Time?** on page 14.

If your dependent child was born and died in 2001 and you do not have an SSN for the child, attach a copy of the child's birth certificate instead and enter "Died" in column (2).

Adoption Taxpayer Identification Numbers (ATINs). If you have a dependent who was placed with you by an authorized placement agency and you do not know his or her SSN, you must get an ATIN for the dependent from the IRS. An authorized placement agency includes any person authorized by state law to place children for legal adoption. See Form W-7A for details.

#### Line 6c, Column (4)

Check the box in this column if your dependent is a qualifying child for the child tax credit (defined on page 24). If you have at least one qualifying child, you may be able to take the child tax credit on line 31 and the additional child tax credit on line 40.

(Continued on page 24)

**Qualifying Child for Child Tax Credit.** A qualifying child for purposes of the child tax credit is a child who:

- Is claimed as your dependent on line 6c, and
- Was under age 17 at the end of 2001, and
- Is your son, daughter, adopted child, grandchild, stepchild, or foster child, and
  - Is a U.S. citizen or resident alien.

**Note.** The above requirements are not the same as the requirements to be a qualifying child for the earned income credit.

A child placed with you by an authorized placement agency for legal adoption is an **adopted child** even if the adoption is not final. An authorized placement agency includes any person authorized by state law to place children for legal adoption.

A **grandchild** is any descendant of your son, daughter, or adopted child and includes your great-grandchild, great-great-grandchild, etc.

A **foster child** is any child you cared for as your own child **and** who:

- Is (a) your brother, sister, stepbrother, or stepsister; (b) a descendant (such as a child, including an adopted child) of your brother, sister, stepbrother, or stepsister; or (c) a child placed with you by an authorized placement agency, and
- Lived with you for all of 2001. A child who was born or died in 2001 is considered to have lived with you for all of 2001 if your home was the child's home for the entire time he or she was alive during 2001.

## Children Who Did Not Live With You Due to Divorce or Separation

If you are claiming a child who did not live with you under the rules on page 23 for **Children of Divorced or Separated Parents**, attach **Form 8332** or similar statement to your return. But see **Exception** below. If your divorce decree or separation agreement went into effect after 1984 and it states you can claim the child as your dependent without regard to any condition, such as payment of support, you may attach a copy of the following pages from the decree or agreement instead.

- Cover page (put the other parent's SSN on that page),
- The page that states you can claim the child as your dependent, and
- Signature page with the other parent's signature and date of agreement.

**Note.** You must attach the required information even if you filed it in an earlier year.

**Exception.** You do not have to attach Form 8332 or similar statement if your divorce decree or written separation agreement went into effect before 1985 and it states that you can claim the child as your dependent.

#### Other Dependent Children

Include the total number of children who did not live with you for reasons other than divorce or separation on the line labeled "Dependents on 6c not entered above." Include

dependent children who lived in Canada or Mexico during 2001.

#### Income

#### Rounding Off to Whole Dollars

You may find it easier to do your return if you round off cents to the nearest whole dollar. Drop amounts that are less than 50 cents. For example, \$129.39 becomes \$129. Increase amounts from 50 to 99 cents to the next whole dollar. For example, \$235.50 becomes \$236. If you do round off, do so for all amounts. But if you have to add two or more amounts to figure the amount to enter on a line, include cents when adding and only round off the total.

**Example.** You received two W-2 forms, one showing wages of \$5,009.55 and one showing wages of \$8,760.73. On Form 1040A, line 7, you would enter \$13,770 (\$5,009.55 + \$8,760.73 = \$13,770.28).

#### Refunds of State or Local Income Taxes

If you received a refund, credit, or offset of state or local income taxes in 2001, you may receive a **Form 1099-G.** 

In the year the tax was paid to the state or other taxing authority, did you file Form 1040EZ or Form 1040A, or did you use TeleFile?

Yes. None of your refund is taxable.
No. You may have to report part or all of the refund as income on Form 1040 in 2001. Use TeleTax topic 405 (see page 10) or see Pub. 525 for details.

#### **Community Property States**

Community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. If you and your spouse lived in a community property state, you must usually follow state law to determine what is community income and what is separate income. For details, see **Pub. 555.** 

#### Line 7

#### Wages, Salaries, Tips, etc.

Enter the total of your wages, salaries, tips, etc. If a joint return, also include your spouse's income. For most people, the amount to enter on this line should be shown in box 1 of their **Form(s) W-2.** But the following types of income must also be included in the total on line 7.

- Wages received as a **household employee** for which you did not receive a W-2 form because your employer paid you less than \$1,300 in 2001. Also, enter "HSH" and the amount not reported on a W-2 form in the space to the left of line 7.
- **Tip income** you did not report to your employer. But you must use Form 1040 and **Form 4137** if **(a)** you received tips of \$20 or more in any month and did not report the full amount to your employer **or (b)** your W-2 form(s) shows **allocated tips** that you **must** report as income. You must report the allocated tips shown on your W-2 form(s) unless you can prove that you received less. Allocated tips should be shown in box 8 of your W-2 form(s). They are not included as income in box 1. See **Pub. 531** for more details.

(Continued on page 25)

- Dependent care benefits, which should be shown in box 10 of your W-2 form(s). But first complete **Schedule 2** to see if you may exclude part or all of the benefits.
- Employer-provided adoption benefits, which should be shown in box 12 of your W-2 form(s) with code T. But first complete Form 8839 to see if you may exclude part or all of the benefits.
- Scholarship and fellowship grants not reported on a W-2 form. Also, enter "SCH" and the amount in the space to the left of line 7. **Exception.** If you were a degree candidate, include on line 7 only the amounts you used for expenses other than tuition and course-related expenses. For example, amounts used for room, board, and travel must be reported on line 7.
- Disability pensions shown on Form 1099-R if you have not reached the minimum retirement age set by your employer. Disability pensions received after you reach that age and other pensions shown on Form 1099-R (other than payments from an IRA\* or a Coverdell education savings account (ESA)) are reported on lines 12a and 12b of Form 1040A. Payments from an IRA or a Coverdell ESA are reported on lines 11a and 11b.

\*This includes a Roth, SEP, or SIMPLE IRA.

Missing or Incorrect Form W-2? If you do not get a W-2 form from your employer by January 31, 2002, use TeleTax topic 154 (see page 10) to find out what to do. Even if you do not get a W-2, you must still report your earnings on line 7. If you lose your Form W-2 or it is incorrect, ask your employer for a new one.

#### Line 8a

#### **Taxable Interest**

Each payer should send you a **Form 1099-INT** or **Form 1099-OID.** Enter your total taxable interest income on line 8a. But you must fill in and attach **Schedule 1,** Part I, if the total is over \$400 or any of the other conditions listed at the beginning of the Schedule 1 instructions (see page 61) apply to you.

Include taxable interest from seller-financed mortgages, banks, savings and loan associations, money market certificates, credit unions, savings bonds, etc. Interest credited in 2001 on deposits that you could not withdraw because of the bankruptcy or insolvency of the financial institution may not have to be included in your 2001 income. For details, see **Pub. 550.** 



If you get a 2001 Form 1099-INT for U.S. savings bond interest that includes amounts you reported before 2001, see Pub. 550.

#### Line 8b

#### **Tax-Exempt Interest**

If you received any tax-exempt interest, such as from municipal bonds, report it on line 8b. Include any exempt-interest dividends from a mutual fund. **Do not** include interest earned on your IRA or Coverdell education savings account.

#### Line 9

#### **Ordinary Dividends**

Each payer should send you a **Form 1099-DIV.** Enter your total ordinary dividends on line 9. But you must fill in and attach **Schedule 1,** Part II, if the total is over \$400 or you received ordinary dividends as a nominee (that is, in your name but the dividends actually belong to someone else). (See page 61.) You must use Form 1040 if you received nontaxable distributions required to be reported as capital gains.

For more details, see Pub. 550.

#### Line 10

#### **Capital Gain Distributions**

Each payer should send you a **Form 1099-DIV**. Do **any** of the Forms 1099-DIV or substitute statements you, or your spouse if filing a joint return, received have an amount in box 2b (28% rate gain), box 2c (qualified 5-year gain), box 2d (unrecaptured section 1250 gain), or box 2e (section 1202 gain)?

□ No.	You may use Form 1040A. Enter your capital gain distributions on line 10. Also, be sure you use the
	Capital Gain Tax Worksheet on page 34 to
	figure your tax.
<b>■ 37</b>	V

**Yes.** You **must** use Form 1040.

#### Lines 11a and 11b

#### **IRA Distributions**

**Note.** If you converted part or all of an individual retirement arrangement (IRA) to a Roth IRA in 1998 and you chose to report the taxable amount over 4 years, see **1998 Roth IRA Conversions** on page 26.

You should receive a **Form 1099-R** showing the amount of any distribution from your IRA or Coverdell education savings account (ESA). Unless otherwise noted in the line 11a and 11b instructions, an IRA includes a traditional IRA, Roth IRA, simplified employee pension (SEP) IRA, and a savings incentive match plan for employees (SIMPLE) IRA. Except as provided below, leave line 11a blank and enter the total distribution on line 11b.

**Exception 1.** Enter the total distribution on line 11a if you rolled over part or all of the distribution from one (a) IRA to another IRA of the same type (for example, from one traditional IRA to another traditional IRA), (b) Coverdell ESA to another, or (c) SEP or SIMPLE IRA to a traditional IRA.

Also, put "Rollover" next to line 11b. If the total distribution was rolled over, enter zero on line 11b. If the total was not rolled over, enter the part not rolled over on line 11b unless **Exception 2** on page 26 applies to the part not rolled over.

If you rolled over the distribution (a) in 2002 or (b) from a conduit IRA into a qualified plan, attach a statement explaining what you did.

(Continued on page 26)

**Exception 2.** If **any** of the following apply, enter the total distribution on line 11a and use **Form 8606** and its instructions to figure the amount to enter on line 11b.

- You received a distribution from an IRA (other than a Roth IRA) and you made nondeductible contributions to any of your traditional or SEP IRAs for 2001 or an earlier year. If you made nondeductible contributions to these IRAs for 2001, also see **Pub. 590.**
- You received a distribution from a Roth IRA or Coverdell ESA.
- You converted part or all of a traditional, SEP, or SIMPLE IRA to a Roth IRA in 2001.
- You had a 2000 or 2001 IRA or Coverdell ESA contribution returned to you, with the related earnings or less any loss, by the due date (including extensions) of your tax return for that year.
- You made excess contributions to your IRA for an earlier year and had them returned to you in 2001.
- You recharacterized part or all of a contribution to a Roth IRA as a traditional IRA contribution, or vice versa.

**Note.** If you received more than one distribution, figure the taxable amount of each distribution and enter the total of the taxable amounts on line 11b. Enter the total amount of those distributions on line 11a.



You may have to pay an additional tax if (a) you received an early distribution from your IRA and the total was not rolled over or (b) you were born before July 1, 1930, and

received less than the minimum required distribution from your traditional, SEP, and SIMPLE IRAs. To find out if you owe this tax, see Pub. 590. If you do owe this tax, you **must** use Form 1040.

**1998 Roth IRA Conversions.** If you converted an IRA to a Roth IRA in 1998 and you chose to report the taxable amount over 4 years, leave line 11a blank and enter on line 11b the amount from your **1998 Form 8606**, line 17. **But** see the 2001 Instructions for Form 8606 for the amount to enter on line 11b if (a) you rounded the amount on line 17 of your 1998 Form 8606 to the next higher whole dollar or (b) you received a distribution from a Roth IRA in 1998, 1999, or 2000.

#### Lines 12a and 12b

#### **Pensions and Annuities**

You should receive a **Form 1099-R** showing the amount of your pension and annuity payments. See page 27 for details on rollovers and page 28 for details on lump-sum distributions.

**Do not** report on lines 12a and 12b disability pensions received before you reach the minimum retirement age set by your employer. Instead, report them on line 7.



Attach Form(s) 1099-R to Form 1040A if any Federal income tax was withheld.

Fully Taxable Pensions and Annuities. If your pension or annuity is fully taxable, enter it on line 12b; do not make an

entry on line 12a. Your payments are fully taxable if **either** of the following applies.

- You did not contribute to the cost (see page 27) of your pension or annuity **or** 
  - You got back your entire cost tax free before 2001.

Fully taxable pensions and annuities also include military retirement pay shown on Form 1099-R. For details on military disability pensions, see **Pub. 525.** If you received a **Form RRB-1099-R,** see **Pub. 575** to find out how to report your benefits.

Partially Taxable Pensions and Annuities. Enter the total pension or annuity payments you received in 2001 on line 12a. If your Form 1099-R does not show the taxable amount, you must use the General Rule explained in Pub. 939 to figure the taxable part to enter on line 12b. But if your annuity starting date (defined below) was after July 1, 1986, see this page to find out if you must use the Simplified Method to figure the taxable part.

You can ask the IRS to figure the taxable part for you for an \$85 fee. For details, see Pub. 939.

If your Form 1099-R shows a taxable amount, you may report that amount on line 12b. But you may be able to report a lower taxable amount by using the General Rule or the Simplified Method.

**Annuity Starting Date.** Your annuity starting date is the later of the first day of the first period for which you received a payment, or the date the plan's obligations became fixed.

**Simplified Method.** You **must** use the Simplified Method if **(a)** your annuity starting date (defined above) was **after** July 1, 1986, and you used this method last year to figure the taxable part or **(b)** your annuity starting date was **after** November 18, 1996, and **all three** of the following apply.

- 1. The payments are for (a) your life or (b) your life and that of your beneficiary.
- **2.** The payments are from a qualified employee plan, a qualified employee annuity, or a tax-sheltered annuity.
- **3.** On your annuity starting date, either you were under age 75 or the number of years of guaranteed payments was fewer than 5. See Pub. 575 for the definition of guaranteed payments.

If you must use the Simplified Method, complete the worksheet on page 27 to figure the taxable part of your pension or annuity. For more details on the Simplified Method, see Pub. 575 or **Pub. 721** for U.S. Civil Service retirement.



If you received U.S. Civil Service retirement benefits and you chose the alternative annuity option, use the worksheet in Pub. 721. **Do not** use the worksheet on page 27.

Age (or Combined Ages) at Annuity Starting Date. If you are the retiree, use your age on the annuity starting date. If you are the survivor of a retiree, use the retiree's age on his or her annuity starting date. But if your annuity starting date was after 1997 and the payments are for your life and that of your beneficiary, use your combined ages on the annuity starting date.

(Continued on page 27)

If you are the beneficiary of an employee who died, see Pub. 575. If there is more than one beneficiary, see Pub. 575 or Pub. 721 to figure each beneficiary's taxable amount.

**Cost.** Your cost is generally your net investment in the plan as of the annuity starting date. It does not include pre-tax contributions. Your net investment should be shown in box 9b of Form 1099-R for the first year you received payments from the plan.

**Rollovers.** A rollover is a tax-free distribution of cash or other assets from one retirement plan that is contributed to another plan. Use lines 12a and 12b to report a rollover, including a direct rollover, from one qualified employer's plan to another or to an IRA or SEP.

Enter on line 12a the total distribution before income tax or other deductions were withheld. This amount should be shown in box 1 of **Form 1099-R.** From the total on line 12a, subtract any contributions (usually shown in box 5) that were taxable to you when made. From that result, subtract the amount that was rolled over either directly or within 60 days of receiving the distribution. Enter the remaining amount, even if zero, on line 12b. Also, enter "Rollover" next to line 12b.

Special rules apply to partial rollovers of property. For more details on rollovers, including distributions under qualified domestic relations orders, see Pub. 575.

#### Simplified Method Worksheet—Lines 12a and 12b

Keep for Your Records

Before you begin:

If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, see Pub. 939 to find out if you are entitled to a death benefit exclusion of up to \$5,000. If you are, include the exclusion in the amount entered on line 2 below.



**Note.** If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040A, line 12b. Enter the total pension or annuity payments received in 2001 on Form 1040A, line 12a.

1.	Enter the total pension or annuity payments received in 2001. Also, enter this amount on Form 1040A, line 12a.	1.	
2.	Enter your cost in the plan at the annuity starting date		
3.	Enter the appropriate number from Table 1 below. But if your annuity starting date was		
	<b>after</b> 1997 <b>and</b> the payments are for your life and that of your beneficiary, enter the		
	appropriate number from <b>Table 2</b> below		
4.	Divide line 2 by the number on line 3		
5.	Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was <b>before</b> 1987, skip lines 6 and 7 and enter this amount on line 8.		
	Otherwise, go to line 6		
6.	Enter the amount, if any, recovered tax free in years after 1986 6.		
7.	Subtract line 6 from line 2		
8.	Enter the <b>smaller</b> of line 5 or line 7	8.	
9.	Taxable amount. Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on		
	Form 1040A, line 12b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the		
	amount from Form 1099-R	9	

#### Table 1 for Line 3 Above

IF the age at annuity	AND your annuity starting date was—						
starting date (see page 26) was	<b>before</b> November 19, 1996, enter on line 3	<b>after</b> November 18, 1996, enter on line 3					
55 or under	300	360					
56–60	260	310					
61–65	240	260					
66–70	170	210					
71 or older	120	160					

#### Table 2 for Line 3 Above

IF the combined ages at annuity starting date (see page 26) were	THEN enter on line 3
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

Lump-Sum Distributions. If you received a lump-sum distribution from a profit-sharing or retirement plan, your Form 1099-R should have the "Total distribution" box in box 2b checked. You must use Form 1040 if you owe additional tax because you received an early distribution from a qualified retirement plan and the total amount was not rolled over. See Pub. 575 to find out if you owe this tax.

Enter the total distribution on line 12a and the taxable part on line 12b.



You may be able to pay less tax on the distribution if you were born before 1936, you meet certain other conditions, and you choose to use Form 4972 to figure the tax on any

part of the distribution. You may also be able to use Form 4972 if you are the beneficiary of a deceased employee who was born before 1936. But you must use Form 1040 to do so. For details, see Form 4972.

#### Line 13

**Unemployment Compensation, Qualified State Tuition** Program Earnings, and Alaska Permanent Fund **Dividends** 

**Unemployment Compensation.** You should receive a Form 1099-G showing the total unemployment compensation paid to you in 2001.

If you received an overpayment of unemployment compensation in 2001 and you repaid any of it in 2001, subtract the amount you repaid from the total amount you received. Include the result in the total on line 13. Also, enter "Repaid" and the amount you repaid in the space to the left of line 13. If you repaid unemployment compensation in 2001 that you included in gross income in an earlier year, you can deduct the amount repaid. But you must use Form 1040 to do so. See Pub. 525 for details.

Qualified State Tuition Program Earnings. You should receive a 1099-G showing the earnings part of any distribution from the program. Include the earnings in the total on line 13.

Alaska Permanent Fund Dividends. Include the dividends in the total on line 13.

#### Lines 14a and 14b

#### **Social Security Benefits**

You should receive a Form SSA-1099 showing in box 3 the total social security benefits paid to you. Box 4 will show the amount of any benefits you repaid in 2001. If you received railroad retirement benefits treated as social security, you should receive a Form RRB-1099.

Use the worksheet on page 29 to see if any of your benefits are taxable.

Exception. Do not use the worksheet on page 29 if any of the following apply.

- You made contributions to a traditional IRA for 2001 and you were covered by a retirement plan at work. Instead, use the worksheets in Pub. 590 to see if any of your social security benefits are taxable and to figure your IRA deduction.
- You repaid any benefits in 2001 and your total repayments (box 4) were more than your total benefits for

2001 (box 3). None of your benefits are taxable for 2001. In addition, you may be able to take an itemized deduction for part of the excess repayments if they were for benefits you included in gross income in an earlier year. But you must use Form 1040 to do so. See Pub. 915.

• You file Form 8815 or you exclude employer-provided adoption benefits. Instead, use the worksheet in Pub. 915.

#### **Adjusted Gross Income**

#### Line 16

#### **IRA Deduction**



If you made any nondeductible contributions to a traditional individual retirement arrangement (IRA) for 2001, you must report them on Form 8606.

If you made contributions to a traditional IRA for 2001, you may be able to take an IRA deduction. But you, or your spouse if filing a joint return, must have had earned income to do so. You should receive a statement by May 31, 2002, that shows all contributions to your traditional IRA for 2001.

Use the worksheet on page 30 to figure the amount, if any, of your IRA deduction. But read the following list before you fill in the worksheet.

- If you were age 70½ or older at the end of 2001, you cannot deduct any contributions made to your traditional IRA for 2001 or treat them as nondeductible contributions.
- You cannot deduct contributions to a Roth IRA or Coverdell education savings account (ESA).



If you made contributions to both a traditional IRA and a Roth IRA for 2001, do not use the worksheet on page 30. Instead, use the worksheet in Pub. 590 to figure the amount, if any, of your IRA deduction.

- You cannot deduct contributions to a 401(k) plan, section 457 plan, SIMPLE plan, or the Federal Thrift Savings Plan. These amounts are not included as income in box 1 of your W-2 form.
- If you made contributions to your IRA in 2001 that you deducted for 2000, do not include them in the worksheet.
- If you received a distribution from a nonqualified deferred compensation plan or section 457 plan that is included in box 1 of your W-2 form, do not include that distribution on line 6 of the worksheet. The distribution should be shown in box 11 of your W-2 form. If it is not, contact your employer for the amount of the distribution.
- You must file a joint return to deduct contributions to your spouse's IRA. Enter the total IRA deduction for you and your spouse on line 16.
- Do not include rollover contributions in figuring your deduction. Instead, see the instructions for lines 11a and 11b that begin on page 25.
- Do not include trustees' fees that were billed separately and paid by you for your IRA. You may be able to deduct those fees as an itemized deduction. But you must use Form 1040 to do so.

(Continued on page 30)

Ве	efore you begin: √ Complete Form 1040A, line 16, if it applies to you.
	√ If you are married filing separately and you <b>lived apart</b> from your spouse for all of 2001, enter "D" to the right of the word "benefits" on line 14a.
	√ Be sure you have read the Exception on page 28 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.
1.	Enter the total amount from box 5 of all your Forms SSA-1099 and Forms RRB-1099 1.
2.	Is the amount on line 1 more than zero?
	No. STOP None of your social security benefits are taxable.
	☐ <b>Yes.</b> Enter one-half of line 1
3.	Add the amounts on Form 1040A, lines 7, 8a, 9, 10, 11b, 12b, and 13. Do not include amounts from box 5 of Forms SSA-1099 or RRB-1099
4.	Enter the amount, if any, from Form 1040A, line 8b
5.	Add lines 2, 3, and 4
6.	Enter the amount, if any, from Form 1040A, line 16
7.	Subtract line 6 from line 5. If zero or less, <b>stop here.</b> None of your social security benefits are taxable 7.
8.	Enter: \$25,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2001; \$32,000 if married filing jointly; -0- if married filing separately and you lived with your spouse at any time in 2001
	No. None of your social security benefits are taxable. You do not have to enter any amount on line 14a or 14b of Form 1040A. <b>But</b> if you are married filing separately and you <b>lived apart</b> from your spouse for all of 2001, enter -0- on line 14b. Be sure you entered "D" to the right of the word "benefits" on line 14a.
	☐ <b>Yes.</b> Subtract line 8 from line 7
10.	Enter: \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2001; \$12,000 if married filing jointly; -0- if married filing separately and you lived with your spouse at any time in 2001
11.	Subtract line 10 from line 9. If zero or less, enter -0
12.	Enter the <b>smaller</b> of line 9 or line 10
13.	Enter one-half of line 12
14.	Enter the <b>smaller</b> of line 2 or line 13
15.	Multiply line 11 by 85% (.85). If line 11 is zero, enter -0
16.	Add lines 14 and 15
17.	Multiply line 1 by 85% (.85)
18.	Taxable social security benefits. Enter the smaller of line 16 or line 17
	• Enter the amount from line 1 above on Form 1040A, line 14a.
	• Enter the amount from line 18 above on Form 1040A, line 14b.



If part of your benefits are taxable for 2001 **and** they include benefits paid in 2001 that were for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.

• If the total of your IRA deduction on line 16 plus any nondeductible contribution to your traditional IRAs shown on Form 8606 is less than your total traditional IRA contributions for 2001, see Pub. 590 for special rules.



By April 1 of the year after the year in which you reach age 70½, you must start taking minimum required distributions from your traditional IRA. If you do not, you may have

to pay a 50% additional tax on the amount that should have been distributed. For details, including how to figure the minimum required distribution, see Pub. 590.

You **must** use Form 1040 if you owe tax on any excess contributions made to an IRA or any excess accumulations in an IRA. For details, see Pub. 590.

Were You Covered by a Retirement Plan? If you were covered by a retirement plan (401(k), SIMPLE, etc.) at work, your IRA deduction may be reduced or eliminated. But you can still make contributions to an IRA even if you cannot deduct them. In any case, the income earned on your IRA contributions is not taxed until it is paid to you. The "Retirement plan" box in box 13 of your W-2 form should be checked if you were covered by a plan at work even if you were not vested in the plan.

If you were covered by a retirement plan and you file **Form 8815** or you excluded employer-provided adoption benefits, see Pub. 590 to figure the amount, if any, of your IRA deduction.

Married Persons Filing Separately. If you were not covered by a retirement plan but your spouse was, you are considered covered by a plan unless you lived apart from your spouse for all of 2001.

#### IRA Deduction Worksheet—Line 16

Bet	Fore you begin: $\sqrt{}$ Be sure you have read the list that begins on page 28.		
		Your IRA	Spouse's IRA
1a.	Were you covered by a retirement plan (see this page)?	1a. Yes No	
b.	If married filing jointly, was your spouse covered by a retirement plan?		1b. Yes No
2.	Enter the amount shown below that applies to you.		
	• Single, head of household, or married filing separately and you <b>lived apart</b> from your spouse for all of 2001, enter \$43,000		
	• Qualifying widow(er), enter \$63,000		
	• Married filing jointly, enter \$63,000 in both columns. But if you checked "No" on either line 1a or 1b, enter \$160,000 for the person who was not covered by a plan	2a	2b
	• Marrried filing separately and you lived with your spouse at any time in 2001, enter \$10,000		
3.	Enter the amount from Form 1040A, line 15, in both columns	3a	3b
4.	Is the amount on line 3 less than the amount on line 2?		
	No. STOP None of your IRA contributions are deductible. For details on nondeductible IRA contributions, see Form 8606.		
	Yes. Subtract line 3 from line 2 in each column. If the result is \$10,000 or more, enter \$2,000 on line 5 for that column	4a	4b
5.	Multiply lines 4a and 4b by 20% (.20). If the result is not a multiple of \$10, increase it to the next multiple of \$10 (for example, increase \$490.30 to \$500). If the result is \$200 or more, enter the result. But if it is less than \$200, enter \$200	5a	5b
6.	Enter the amount from Form 1040A, line 7 6		
	If married filing jointly and line 6 is less than \$4,000, <b>stop here</b> and see Pub. 590 to figure your IRA deduction.		
7.	Enter traditional IRA contributions made, or that will be made by April 15, 2002, for 2001 to your IRA on line 7a and to your spouse's IRA on line 7b	7a	7b
8.	On line 8a, enter the <b>smallest</b> of line 5a, 6, or 7a. On line 8b, enter the <b>smallest</b> of line 5b, 6, or 7b. This is the most you can deduct. Add the amounts on lines 8a and 8b and enter the total on Form 1040A, line 16. Or, if you want, you may deduct a smaller amount and treat the rest as a pondeductible contribution (see Form 8606).		8h
	and treat the rest as a nondeductible contribution (see Form X606)	8a	xn

#### Line 17

#### **Student Loan Interest Deduction**

Use the worksheet on this page to figure your student loan interest deduction if **all five** of the following apply.

- **1.** You paid interest in 2001 on a qualified student loan (see below).
- **2.** At least part of the interest paid in 2001 was paid during the first 60 months that interest payments were required to be made. See **Example** below.
- **3.** Your filing status is any status **except** married filing separately.
- **4.** The amount on Form 1040A, line 15, minus the amount on line 16, is less than: \$55,000 if single, head of household, or qualifying widow(er); \$75,000 if married filing jointly.
- **5.** You are not claimed as a dependent on someone's (such as your parent's) 2001 tax return.

**Example.** You took out a qualified student loan in 1994 while in college. You had 6 years to repay the loan and your first monthly payment was due July 1996, after you graduated. You made a payment every month as required. If you meet items **3** through **5** listed above, you may use only the interest you paid for January through June 2001 to figure your deduction. June is the end of the 60-month period (July 1996–June 2001).

**Qualified Student Loan.** This is any loan you took out to pay the qualified higher education expenses for yourself, your spouse, or anyone who was your dependent when the loan was taken out. The person for whom the expenses were paid must have been an eligible student (see this page).

However, a loan is not a qualified student loan if (a) any of the proceeds were used for other purposes or (b) the loan was from either a related person or a person who borrowed the proceeds under a qualified employer plan or a contract purchased under such a plan. To find out who is a related person, see **Pub. 970.** 

Qualified higher education expenses generally include tuition, fees, room and board, and related expenses such as books and supplies. The expenses must be for education in a degree, certificate, or similar program at an eligible educational institution. An eligible educational institution includes most colleges, universities, and certain vocational schools. You must reduce the expenses by the following nontaxable benefits.

- Employer-provided educational assistance benefits that are not included in box 1 of your W-2 form(s).
- Excludable U.S. series EE and I savings bond interest from Form 8815.
- Qualified distributions from a Coverdell education savings account.
- Any scholarship, educational assistance allowance, or other payment (but **not** gifts, inheritances, etc.) excluded from income.

For more details on these expenses, see Pub. 970.

An eligible student is a person who:

- Was enrolled in a degree, certificate, or other program (including a program of study abroad that was approved for credit by the institution at which the student was enrolled) leading to a recognized educational credential at an eligible educational institution **and**
- Carried at least half the normal full-time workload for the course of study he or she was pursuing.

#### Student Loan Interest Deduction Worksheet—Line 17

Be	<b>fore you begin:</b> $$ See the instructions for line 17 on this page.		/
1.	Enter the total interest you paid in 2001 on qualified student loans (defined on this page). Do not include interest that was required to be paid after the first 60 months	1.	
2.	Enter the <b>smaller</b> of line 1 or \$2,500	2.	 _
3.	Enter the amount from Form 1040A, line 15		
4.	Enter the amount from Form 1040A, line 16		
5.	Subtract line 4 from line 3		
6.	Enter the amount shown below for your filing status.		
	• Single, head of household, or qualifying widow(er)—\$40,000  • Married filing jointly—\$60,000		
7.	Is the amount on line 5 more than the amount on line 6?		
	No. Skip lines 7 and 8, enter -0- on line 9, and go to line 10.		
	<b>Yes.</b> Subtract line 6 from line 5		
8.	Divide line 7 by \$15,000. Enter the result as a decimal (rounded to at least three places). Do not enter more than "1.000"	8.	_
9.	Multiply line 2 by line 8	9.	 _
10.	<b>Student loan interest deduction.</b> Subtract line 9 from line 2. Enter the result here and on Form 1040A, line 17	10.	

#### Tax, Credits, and Payments Line 21a

If you were age 65 or older or blind, check the appropriate boxes on line 21a. If you were married and checked the box on line 6b of Form 1040A and your spouse was age 65 or older or blind, also check the appropriate boxes for your spouse. Be sure to enter the total number of boxes checked in the box provided on line 21a.

**Age.** If you were age 65 or older on January 1, 2002, check the "65 or older" box on your 2001 return.

**Blindness.** If you were partially blind as of December 31, 2001, you must get a statement certified by your eye doctor or registered optometrist that:

- You cannot see better than 20/200 in your better eye with glasses or contact lenses or
  - Your field of vision is 20 degrees or less.

If your eye condition is not likely to improve beyond the conditions listed above, you can get a statement certified by your eye doctor or registered optometrist to this effect instead.

You must keep the statement for your records.

#### Line 21b

If you are married filing a separate return and your spouse itemizes deductions on Form 1040, check the box on line 21b. You **cannot** take the standard deduction even if you were age 65 or older or blind (that is, you completed line 21a). Enter zero on line 22 and go to line 23.



In most cases, your Federal income tax will be less if you take any itemized deductions that you may have, such as state and local income taxes, but you must use Form 1040 to do so.

#### Standard Deduction Chart for People Age 65 or Older or Blind—Line 22

If someone can claim you, or your spouse if married	filing	jointly, as a	dependent,	use the worksheet below instead.
Enter the number from the box on line 21a of Form 1040A			CAUTION	Do not use the number of exemptions from line 6d.

IF your filing status is	AND the number in the box above is	THEN enter on Form 1040A, line 22
Single	1 2	\$5,650 6,750
Married filing jointly or Qualifying widow(er)	1 2 3 4	\$8,500 9,400 10,300 11,200
Married filing separately	1 2 3 4	\$4,700 5,600 6,500 7,400
Head of household	1 2	\$7,750 8,850

#### Standard Deduction Worksheet for Dependents—Line 22

U	se this	worksheet	only	if someone	can claim	vou. or	vour si	pouse if	married	filing	iointly.	as a dependent.

1.	Add \$250 to the amount from Form 1040A, line 7. Enter the total		
2.	Minimum standard deduction	2	750.00
3.	Enter the larger of line 1 or line 2		
4.	Enter the amount shown below for your filing status.		
	• Single—\$4,550		
	Married filing separately—\$3,800  Married filing in singly or qualifying widow(ar) \$7,600	4.	
	• Married filing jointly or qualifying widow(er)—\$7,600		
	• Head of household—\$6,650		
5.	Standard deduction.		
a.	Enter the <b>smaller</b> of line 3 or line 4. If under 65 and not blind, <b>stop here</b> and enter this amount on Form 1040A, line 22. Otherwise, go to line 5b	5a	
b.	If 65 or older or blind, multiply the number on Form 1040A, line 21a, by: \$1,100 if single or head of household; \$900 if married filing jointly or separately, or qualifying widow(er)		
c	Add lines 5a and 5b. Enter the total here and on Form 1040A, line 22		
	And this 3d and 30. Effect the total note and on Form 104011, fille 22	<i>J</i> <b>c.</b> .	

#### Line 22

#### **Standard Deduction**

Most people can find their standard deduction by looking at the amounts listed under "All others" to the left of line 22 of Form 1040A. But if you checked **any** box on **line 21a**, **or** you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2001 return, use the chart or worksheet on page 32 that applies to you to figure your standard deduction. Also, if you checked the box on **line 21b**, you **cannot** take the standard deduction even if you were age 65 or older or blind.

#### Line 26

#### Tax

Do you want the IRS to figure your tax for you?

Yes. See Pub. 967 for details, including who is eligible and what to do. If you have paid too much, we will send you a refund. If you did not pay enough, we will send you a bill.

☐ No. Use the Tax Table on pages 55–60 to figure your tax unless you are required to use the Tax Computation Worksheet for Certain Dependents below, Form 8615 (see page 34), or the Capital Gain Tax Worksheet (see page 34). Also include in the total on line 26 any of the following taxes.

Tax From Recapture of Education Credits. You may owe this tax if (a) you claimed an education credit in an earlier year and **(b)** you, your spouse if filing jointly, or your dependent received in 2001 either tax-free educational assistance or a refund of qualified expenses. See **Form 8863** for more details. If you owe this tax, enter the amount and "ECR" in the space to the left of line 26.

Alternative Minimum Tax. If both 1 and 2 next apply to you, use the worksheet on page 35 to see if you owe this tax and, if you do, the amount to include on line 26.

- **1.** The amount on Form 1040A, line 24, is: \$20,300 or more if single, married filing jointly, or qualifying widow(er); \$11,600 or more if head of household; \$8,700 or more if married filing separately.
- **2.** The amount on Form 1040A, line 20, plus any tax-exempt interest on Form 1040A, line 8b, is more than: \$35,750 if single or head of household; \$49,000 if married filing jointly or qualifying widow(er); \$24,500 if married filing separately.



If filing for a child under age 14, add the amount on Form 1040A, line 20, to the child's tax-exempt interest from private activity bonds issued after August 7, 1986. If that total is

more than the total of \$5,350 plus the amount on Form 1040A, line 7, **do not** file this form. Instead, file Form 1040 for the child. Use **Form 6251** to see if the child owes this tax.

#### Tax Computation Worksheet for Certain Dependents

If you, or your spouse if filing jointly, can be claimed as a dependent on someone's 2001 return, you must use the worksheet below to figure your tax unless you received (before offset) an advance payment of your 2001 taxes. If

#### Tax Computation Worksheet for Certain Dependents—Line 26

Keep for Your Records

Before you begin: $\sqrt{}$		$\checkmark$	Be sure you can use this worksheet (see <b>Tax Computation Worksheet for Certain Dependents</b> above).			
			<b>Do not</b> use this worksheet if you, or your spouse if filing jointly, received (before offset) an advance payment of your 2001 taxes.			
			Be sure you read the <b>Special Rules</b> below.			
	<ul> <li>Figure the tax on the amount on Form 1040A, line 25 (or the applicable line of the worksheet or form listed below). Use the Tax Table</li></ul>					
3.	<ul> <li>Head of household—\$1,500</li> <li>Yes. Enter: \$300 if single or married filing separately; \$500 if head of household; \$600 if married filing jointly or qualifying widow(er).</li> <li>No. Divide the amount on line 1 by 3.0.</li> <li>Subtract line 2 from line 1. Enter the result here and on Form 1040A, line 26 (or the applicable line of the worksheet or form listed below)</li> <li>3</li></ul>					
C	oial Dulag If you year					

Special Rules. If you use:

- The Capital Gain Tax Worksheet on page 34, use the worksheet above to figure the tax on lines 4 and 14 of the Capital Gain Tax Worksheet.
- Form 8615, use the worksheet above to figure the tax on lines 15 and 17 of Form 8615 (and line 9 if the parent used this worksheet).
- Other forms or worksheets that require you to figure the tax using the 2001 Tax Table, use the worksheet above to figure the tax on any line that would otherwise be figured using the 2001 Tax Table.

Form 8615 or the Capital Gain Tax Worksheet apply to you, follow the Special Rules on the Tax Computation Worksheet for Certain Dependents to figure your tax. Your tax may be less if this worksheet applies.

#### Form 8615

Form 8615 must be used to figure the tax if this return is for a child who was under age 14 on January 1, 2002, and who had more than \$1,500 of investment income, such as taxable interest, ordinary dividends, or capital gain distributions. But if neither of the child's parents was alive at the end of 2001, do not use Form 8615 to figure the child's tax.

#### Capital Gain Tax Worksheet

If you received capital gain distributions, use the worksheet below to figure your tax.

#### Line 27

#### Credit for Child and Dependent Care Expenses

You may be able to take this credit if you paid someone to care for your child **under age 13** or your dependent or spouse who could not care for himself or herself. For details, use TeleTax topic 602 (see page 10) or see **Schedule 2** and its instructions.

#### Line 28

#### Credit for the Elderly or the Disabled

You may be able to take this credit if by the end of 2001 (a) you were age 65 or older or (b) you retired on **permanent and total disability** and you had taxable disability income. But you usually **cannot** take the credit if the amount on Form 1040A, line 20, is \$17,500 or more (\$20,000 if married filing jointly and only one spouse is eligible for the credit; \$25,000 if married filing jointly and both spouses are eligible; \$12,500 if married filing separately). See **Schedule 3** and its instructions for details. **Credit Figured by the IRS.** If you can take this credit and you want us to figure it for you, see the Instructions for Schedule 3.

#### Capital Gain Tax Worksheet—Line 26

Before you begin:   √ Be sure you do not have to file Form 1040 (see the instructions for Form 1040A, line 10, on page 25).						
_	Enter the amount from Form 1040A, line 25					
2.						
3.						
4.	Look up the amount on line 3 above in the Tax Table on pages 55–60. Enter the tax here	4				
5.	Enter the <b>smaller</b> of:					
	• The amount on line 1 or					
	• \$27,050 if single; \$45,200 if married filing jointly or qualifying widow(er); \$22,600 if married filing separately; or \$36,250 if head of household.					
6.	. Is the amount on line 3 equal to or more than the amount on line 5?					
	☐ <b>Yes.</b> Leave lines 6 through 8 blank; go to line 9 and check the "No" box.					
	□ <b>No.</b> Enter the amount from line 3 6					
7.	Subtract line 6 from line 5					
8.	Multiply line 7 by 10% (.10)	8				
9.	Are the amounts on lines 2 and 7 the same?					
	☐ <b>Yes.</b> Leave lines 9 through 12 blank; go to line 13.					
	No. Enter the smaller of line 1 or line 2					
10.	Enter the amount, if any, from line 7					
11.						
12.		12				
13.	Add lines 4, 8, and 12	13				
	Look up the amount on line 1 above in the Tax Table on pages 55-60. Enter the tax here	14				
	Tax on all taxable income (including capital gain distributions). Enter the smaller of line 13 or					
	line 14 here and on Form 1040A line 26	15				

#### Line 29

#### **Education Credits**

If you (or your dependent) paid qualified expenses in 2001 for yourself, your spouse, or your dependent to enroll in or attend an eligible educational institution, you may be able to take an education credit. See **Form 8863** for details. However, you **cannot** take an education credit if **any** of the following apply.

- You are claimed as a dependent on someone's (such as your parent's) 2001 tax return.
  - Your filing status is married filing separately.
- The amount on Form 1040A, line 20, is \$50,000 or more (\$100,000 or more if married filing jointly).
- You were a nonresident alien for any part of 2001 **unless** your filing status is married filing jointly.

#### **Alternative Minimum Tax Worksheet**

3.	August 7, 1986					
3.	<ul> <li>Single or head of household—\$35,750</li> <li>Married filing jointly or qualifying widow(er)—\$49,000</li> <li>Married filing separately—\$24,500</li> <li>Subtract line 2 from line 1. If zero or less, stop here; you do not owe this tax</li></ul>					
3. 4.	• Married filing separately—\$24,500  Subtract line 2 from line 1. If zero or less, <b>stop here</b> ; you do not owe this tax					
3. 4.	• Married filing separately—\$24,500  Subtract line 2 from line 1. If zero or less, <b>stop here</b> ; you do not owe this tax					
3. 4.	Subtract line 2 from line 1. If zero or less, <b>stop here</b> ; you do not owe this tax					
<i>4</i> .	Is your filing status married filing separately?					
4.	Is your filing status married filing separately?					
	Is your filing status married filing separately?					
	No. Leave lines 5 and 6 blank; enter the amount from line 3 on line 7, and go to line 8.					
	☐ Yes. Continue					
	<del>\</del>					
5.	Subtract \$75,000 from the amount on line 1. If zero or less, enter -0- here and on line 6,					
	and go to line 7					
	Add lines 3 and 6					
8.	Multiply line 7 by 26% (.26)					
9. Did you use the Capital Gain Tax Worksheet on page 34 to figure the tax on the amount						
	on Form 1040A, line 25?					
	No. Leave lines 9 through 19 blank; enter the amount from line 8 on line 20 and go to line 21.					
Λ	Ves. Enter the amount from line 2 of that worksheet					
	Subtract line 9 from line 7. If zero or less, enter -0					
	Multiply line 10 by 26% (.26)	-				
4.	zero or blank, enter -0- on line 13 of this worksheet and go to line 15 12.					
3.	Enter the <b>smallest</b> of line 7, line 9, or line 12 of this worksheet					
	Multiply line 13 by 10% (.10)					
	Enter the <b>smaller</b> of line 7 or line 9					
6.	Enter the amount from line 13					
7.	Subtract line 16 from line 15					
8.	Multiply line 17 by 20% (.20)					
9.	Add lines 11, 14, and 18					
0.	Enter the <b>smaller</b> of line 8 or line 19					
1.	Enter the amount you would enter on Form 1040A, line 26, if you do not owe this tax					
2.	<b>Alternative minimum tax.</b> Is the amount on line 20 more than the amount on line 21?					
	No. You do not owe this tax.					
	Yes. Subtract line 21 from line 20. Also include this amount in the total on Form 1040A, line 26. Enter "AMT"					

#### Rate Reduction Credit Worksheet—Line 30

Betol	the amo credit be  ✓ If you, of on anoth  ✓ If you re	sunt shown below for you ecause you have received. Single or married filing Head of household — Married filing jointly of your spouse if filing her person's return, stop eceived (before offset) a	
2. Enti	If you received Notice 1275, 1 (before offset).  The amount from Form 1040A, line of the amount shown below for your single or married filing separately—Head of household—\$10,000  Married filing jointly or qualifying with amount on line 1 less than the amount on line 1 less than the amount on line 1 by the amount on line 1 by the amount from Form 1040A, line of the amounts from Form 1040A, line of the amounts from Form 1040A, line of the amount from Form 104	e 25. If line 25 is zero or filing status. \$6,000  idow(er) — \$12,000 ount on line 2? iling separately; \$500 if ling jointly or qualifying 75% (.05). Enter the results 27 through 29. Enter the is zero or less, stop; young payment (before offset).  Tom line 7. Enter the results are the	widow(er).
Line :	31—Child Tax Credit		
What Is the Child Tax Credit?  This credit is for people who have a qualifying child as defined in the instructions for line 6c, column (4), that begin on page 23. It is in addition to the credit for child and dependent care expenses on Form 1040A, line 27, and the earned income credit on Form 1040A, line 39a.  Three Steps To Take the Child Tax Credit!  Step 1. Make sure you have a qualifying child for the child			<ul> <li>Questions Who Must Use Pub. 972</li> <li>1. Is the amount on Form 1040A, line 20, more than the amount shown below for your filing status?</li> <li>Married filing jointly – \$110,000</li> <li>Single, head of household, or qualifying widow(er) – \$75,000</li> <li>Married filing correctely: \$55,000</li> </ul>
Step 2.	tax credit. See the instructions for column (4), that begin on page 23 Make sure you checked the box in line 6c on Form 1040A for each of	r line 6c, 3. n column (4) of	<ul> <li>Married filing separately – \$55,000</li> <li>□ No. Continue</li> <li>Yes. STOP</li> <li>You must use Pub. 972 to figure your credit.</li> </ul>
Step 3.	Answer the questions on this page use the worksheet on page 37 to 1 if you must use Pub. 972, Child 7 need Pub. 972, see page 7.	e to see if you may figure your credit or	2. Are you claiming the adoption credit on Form 8839 (see the instructions for Form 1040A, line 32, on page 38)?  No. Use the worksheet on page 37 to figure your child tax credit. You will also need Form 8839.



**Do not** use this worksheet if you answered "Yes" to question 1 or 2 on page 36. Instead, use Pub. 972.



1.	Number of qualifying children: $\times$ \$600. Enter the result.	1
2.	Enter the amount from Form 1040A, line 26.	
3.	Add the amounts from Form 1040A:	
	Line 27 Line 28 +	
	Line 29 +	
	Line 30 + Enter the total. 3	
4.	Are the amounts on lines 2 and 3 the same?  Ves. (STOP)	
	You cannot take this credit because there is no tax to reduce. However, see the <b>TIP</b> below before completing the rest of your Form 1040A.	
	□ <b>No.</b> Subtract line 3 from line 2.	4
5.	Is the amount on line 1 more than the amount on line 4?	_
	Yes. Enter the amount from line 4. Also, see the <b>TIP</b> below.  This is your child tax	5
	No. Enter the amount from line 1.	Enter this amount on
		Form 1040A, line 31.
		1040A •···:
	You may be able to take the additional child tax credit on Form 1040A, line 40, if you answered "Yes" on line 4 or line 5 above.	
	• First, complete your Form 1040A through line 39b.	
	<ul> <li>Then, use Form 8812 to figure any additional child tax credit.</li> </ul>	

#### Line 32

#### **Adoption Credit**

You may be able to take this credit if you paid expenses in 2001 to adopt a child. See **Form 8839** for details.

#### Line 35

#### **Advance Earned Income Credit Payments**

Enter the total amount of advance earned income credit (EIC) payments you received. These payments are shown in box 9 of your W-2 form(s).

#### Line 37

#### Federal Income Tax Withheld

Add the amounts shown as Federal income tax withheld on your **Forms W-2** and **1099-R.** Enter the total on line 37. The amount of Federal income tax withheld should be shown in box 2 of Form W-2 and in box 4 of Form 1099-R.

If you received a 2001 Form 1099 showing Federal income tax withheld on dividends, interest income, unemployment compensation, or social security benefits, include the amount withheld in the total on line 37. This

should be shown in box 4 of the 1099 form or box 6 of **Form SSA-1099.** If Federal income tax was withheld from your Alaska Permanent Fund dividends, include the tax withheld in the total on line 37.

#### Line 38

#### **2001 Estimated Tax Payments**

Enter any payments you made on your estimated Federal income tax (Form 1040-ES) for 2001. Include any overpayment from your 2000 return that you applied to your 2001 estimated tax.

If you and your spouse paid joint estimated tax but are now filing separate income tax returns, you can divide the amount paid in any way you choose as long as you both agree. If you cannot agree, you must divide the payments in proportion to each spouse's individual tax as shown on your separate returns for 2001. For an example of how to do this, see **Pub. 505.** Be sure to show both social security numbers (SSNs) in the space provided on the separate returns. If you or your spouse paid separate estimated tax but you are now filing a joint return, add the amounts you each paid. Follow these instructions even if your spouse died in 2001 or in 2002 before filing a 2001 return. Also, see Pub. 505 if either of the following apply.

- You got divorced in 2001 and you made joint estimated tax payments with your former spouse.
- You changed your name and you made estimated tax payments using your former name.

## Lines 39a and 39b— Earned Income Credit (EIC)

#### What Is the EIC?

The EIC is a credit for certain people who work. The credit may give you a refund even if you do not owe any tax.

#### To Take the EIC:

- Follow the steps below.
- Complete the worksheet that applies to you **or** let the IRS figure the credit for you.
- If you have a qualifying child, complete and attach Schedule EIC.

You Will Need:







If you take the EIC even though you are not eligible and it is determined that your error is due to reckless or intentional disregard of the EIC rules, you will not be allowed to take the credit for 2 years even if you

are otherwise eligible to do so. If you fraudulently take the EIC, you will not be allowed to take the credit for 10 years. You may also have to pay penalties.

## Step 1

#### All Filers

1.	Is the amount on Form 1040A, line 20, less than \$32,121
	(or \$10,710 if a child did not live with you in 2001)?

	Yes.	Continue	7
--	------	----------	---

No. STOP

You cannot take the credit.

**2.** Do you, and your spouse if filing a joint return, have a social security number that allows you to work or is valid for EIC purposes (see page 42)?



You cannot take the credit. Put "No" directly to the right of line 39a.

**3.** Is your filing status married filing separately?

☐ Yes. STOP	J
You cannot	take
the credit.	

No. Continue



**4.** Were you a nonresident alien for any part of 2001?

☐ <b>Yes</b> . See Nonresident	☐ No.	Go to	Step	2.
Aliens on page 42.			~··· <sub>F</sub>	

# Step 2 Investment Income

1. Add the amounts from Line 8a Form 1040A:

unts from	Line 8a		
	Line 8b	+	
	Line 9	+	
	Line 10	+	
Investment I	ncome	=	

2. Is your investment income more than \$2,450?

☐ Ye	s.	STOP
		$\overline{}$

 $\square$  **No.** *Go to Step 3.* 

You cannot take the credit.



#### Who Must Use Pub. 596



Some people must use Pub. 596, Earned Income Credit, to see if they can take the credit and how to figure it. To see if you must use Pub. 596, answer the following questions.

 Did you, or your spouse if filing a joint return, receive a distribution from a pension, annuity, IRA, or Coverdell ESA that is not fully taxable?

☐ No.	Continue	•
-------	----------	---





You must use Pub. 596 to see if you can take the credit and how to figure it. To get Pub. 596, see page 7.

2. Does the amount on Form 1040A, line 26, include the alternative minimum tax?

☐ No.	Continue ,
-------	------------





You must use Pub. 596 to see if you can take the credit and how to figure it. To get Pub. 596, see page 7.

**3.** Did a child live with you in 2001?

☐ **Yes**. Go to Step 4 on page 40.

No. Go to Step 5 on page 40.

(Continued on page 40)

#### Continued from page 39

#### Step 5 Step 4 **Qualifying Child** Filers Without a Qualifying Child 1. Look at the qualifying child conditions in Step 4. Could A qualifying child is a child who is your... you, or your spouse if filing a joint return, be a qualifying child of another person in 2001? Son Grandchild ☐ Yes. (STOP) 🔲 No. Continue 🦠 Stepchild Daughter You cannot take the credit. Put "No" Adopted child Foster child (see page 42) directly to the right If the child was married, see page 42. of line 39a. 2. Can you, or your spouse if filing a joint return, be claimed as a dependent on someone else's 2001 tax return? ☐ Yes. (STOP) No. Continue was at the end of 2001... You cannot take the credit. Under age 19 3. Were you, or your spouse if filing a joint return, at least age or 25 but under age 65 at the end of 2001? Under age 24 and a student (see page 42) 🗌 Yes. Continue 🥆 No. or You cannot take the credit. Put "No" directly to the Any age and permanently and totally disabled (see page 42) right of line 39a. 4. Was your home, and your spouse's if filing a joint return, in the United States for more than half of 2001? Members of the military stationed outside the United States, see page 42 who... before you answer. Lived with you in the United States for more than half STOP ☐ Yes. Go to Step 6. ■ No. of 2001 or, if a foster child, for all of 2001. You cannot take the credit. If the child did not live with you for the Put "No" directly to the required time, see Exception to "Time Lived With You" right of line 39a. Condition on page 42. 1. Look at the qualifying child conditions above. Could you, or Step 6 Modified Adjusted Gross Income your spouse if filing a joint return, be a qualifying child of another person in 2001? 1. Add the amounts from Line 8b STOP Form 1040A: Yes. ☐ No. Continue Line 20 You cannot take the credit. Put "No" **Modified Adjusted Gross Income** directly to the right of line 39a. 2. If you have: 2. Do you have at least one child who meets the above 2 or more qualifying children, is Box A less than conditions to be your qualifying child? \$32,121? 🗌 Yes. Continue 🔁 ☐ **No**. Skip the next question; go to Step 5, question 2. 1 qualifying child, is Box A less than \$28,281? 3. Does the child meet the conditions to be a qualifying child No qualifying children, is Box A less than \$10,710? of any other person (other than your spouse if filing a joint STOP $\square$ **Yes**. Go to Step 7 □ No. return) for 2001? on page 41. You cannot take the credit. No. This child is your Child of More Than qualifying child. The child One Person on must have a social security (Continued on page 41) page 42. number as defined on page 42 unless the child was born and died in 2001.

Skip Step 5; go to Step 6.

# Step 7 Nontaxable and Taxable Earned Income

- Add all your nontaxable earned income, including your spouse's if filing a joint return. This includes anything of value (money, goods, or services) that is not taxable that you received from your employer for your work. Types of nontaxable earned income are listed below.
- Salary deferrals, such as a 401(k) plan or the Federal Thrift Savings Plan, shown in box 12 of your W-2 form. See page 42.
- Salary reductions, such as under a cafeteria plan, unless they are included in box 1 of your W-2 form. See page 42.
- Mandatory contributions to a state or local retirement plan.
- Military employee basic housing, subsistence, and combat zone compensation. These amounts are shown in box 12 of your W-2 form with code Q.
- Meals and lodging provided for the convenience of your employer.
- Housing allowances or rental value of a parsonage for clergy members.
- Excludable dependent care benefits from Schedule 2, line 18, employer-provided adoption benefits from Form 8839, line 26, and educational assistance benefits (these benefits may be shown in box 14 of your W-2 form).
- Certain amounts received by Native Americans. See Pub. 596.

**Note.** Nontaxable earned income does not include welfare benefits or workfare payments (see page 42), or qualified foster care payments.

Nontaxable Earned Income =

b. \( \frac{1040A}{1040A} \]

Enter this amount on Form 1040A, line 39b.

2. Figure taxable earned income:

Form 1040A, line 7

Subtract, if included on line 7, any:

- Taxable scholarship or fellowship grant not reported on a W-2 form
- Amount paid to an inmate in a penal institution for work (put "PRI" and the amount subtracted in the space to the left of line 7 of Form 1040A)
- Amount received as a pension or annuity from a nonqualified deferred compensation plan or a section 457 plan (put "DFC" and the amount subtracted in the space to the left of line 7 of Form 1040A). This amount may be shown in box 11 of your W-2 form. If you received such an amount but box 11 is blank, contact your employer for the amount received as a pension or annuity.

Taxable Earned Income =



## Step 8 Total Earned Income

1. Nontaxable Earned Income (Step 7, Box B)

Taxable Earned Income (Step 7, Box C) +

Total Earned Income = 

Box
D

- 2. If you have:
  - 2 or more qualifying children, is Box D less than \$32,121?
  - 1 qualifying child, is Box D less than \$28,281?
  - No qualifying children, is Box D less than \$10,710?

Two qualitying children, is	DOX D 1033 man φ10,710.
☐ Yes. Go to Step 9.	You cannot take the credit Put "No" directly to the right of line 39a.

# Step 9 How To Figure the Credit

1. Do you want the IRS to figure the credit for you?

#### **Definitions and Special Rules**

(listed in alphabetical order)

**Adopted Child.** Any child placed with you by an authorized placement agency for legal adoption. An authorized placement agency includes any person authorized by state law to place children for legal adoption. The adoption does not have to be final.

Credit Figured by the IRS. To have the IRS figure the credit for you:

- 1. Put "EIC" directly to the right of line 39a of Form 1040A.
- 2. Be sure you entered the amount of any nontaxable earned income (Step 7, Box B, on this page) on Form 1040A, line 39b.
- If you have a qualifying child, complete and attach Schedule EIC. If your EIC for a year after 1996 was reduced or disallowed, see Form 8862, Who Must File, on page 42.

(Continued on page 42)

#### Continued from page 41

Exception to "Time Lived With You" Condition. A child is considered to have lived with you for all of 2001 if the child was born or died in 2001 and your home was this child's home for the entire time he or she was alive in 2001. Temporary absences, such as for school, vacation, medical care, or detention in a juvenile facility, count as time lived at home. If your child is presumed to have been kidnapped by someone who is not a family member, see Pub. 596 to find out if that child is a qualifying child for the EIC. To get Pub. 596, see page 7. If you were in the military stationed outside the United States, see Members of the Military below.

**Form 8862, Who Must File.** You must file Form 8862 if your EIC for a year after 1996 was reduced or disallowed for any reason other than a math or clerical error. But do not file Form 8862 if, after your EIC was reduced or disallowed in an earlier year:

- You filed Form 8862 (or other documents) and your EIC was then allowed and
- Your EIC has not been reduced or disallowed again for any reason other than a math or clerical error.

Also, do not file Form 8862 or take the credit if it was determined that your error was due to reckless or intentional disregard of the EIC rules or fraud.

**Foster Child.** Any child you cared for as your own child **and** who is (a) your brother, sister, stepbrother, or stepsister; (b) a descendant (such as a child, including an adopted child) of your brother, sister, stepbrother, or stepsister; **or** (c) a child placed with you by an authorized placement agency. For example, if you acted as the parent of your niece or nephew, this child is considered your foster child.

**Grandchild**. Any descendant of your son, daughter, or adopted child. For example, a grandchild includes your great-grandchild, great-great-grandchild, etc.

Married Child. A child who was married at the end of 2001 is a qualifying child only if (a) you can claim him or her as your dependent on Form 1040A, line 6c, or (b) this child's other parent claims him or her as a dependent under the rules on page 23 for Children of Divorced or Separated Parents.

Members of the Military. If you were on extended active duty outside the United States, your home is considered to be in the United States during that duty period. Extended active duty is military duty ordered for an indefinite period or for a period of more than 90 days. Once you begin serving extended active duty, you are considered to be on extended active duty even if you serve fewer than 90 days.

**Nonresident Aliens.** If your filing status is married filing jointly, go to Step 2 on page 39. Otherwise, stop; you cannot take the EIC.

Permanently and Totally Disabled Child. A child who cannot engage in any substantial gainful activity because of a physical or mental condition and a doctor has determined that this condition:

- Has lasted or can be expected to last continuously for at least a year or
- · Can lead to death.

Qualifying Child of More Than One Person. If the child meets the conditions to be a qualifying child of more than one person, only the person who had the **highest** modified adjusted gross income (AGI) for 2001 may treat that child as a qualifying child. The other person(s) cannot take the EIC for people who do not have a qualifying child. If the other person is your spouse and you are filing a joint return, this rule does not apply. If you have the highest modified AGI, this child is

your qualifying child. The child must have a social security number as defined on this page unless the child was born and died in 2001. Skip Step 5; go to Step 6 on page 40. If you do not have the highest modified AGI, stop; you cannot take the EIC. Put "No" directly to the right of line 39a.

**Modified AGI** is the total of the amounts on Form 1040A, lines 8b and 20, plus certain nontaxable distributions from a pension, annuity, or IRA. See Pub. 596 for details. If the other person filed Form 1040, see Pub. 596 to find out what is included in modified AGI.

**Example.** You and your 5-year-old daughter moved in with your mother in April 2001. You are not a qualifying child of your mother. Your daughter meets the conditions to be a qualifying child for both you and your mother. Your modified AGI for 2001 was \$8,000 and your mother's was \$14,000. Because your mother's modified AGI was higher, your daughter is your mother's qualifying child. You **cannot** take any EIC even if your mother does not claim the credit. You would put "No" directly to the right of line 39a.

**Salary Deferrals.** Contributions from your pay to certain retirement plans, such as a 401(k) plan or the Federal Thrift Savings Plan, shown in box 12 of your W-2 form. The "Retirement plan" box in box 13 of your W-2 form should be checked.

**Salary Reductions**. Amounts you could have been paid but you chose instead to have your employer contribute to certain benefit plans, such as a cafeteria plan. A cafeteria plan is a plan that allows you to choose to receive either cash or certain benefits that are not taxed (such as accident and health insurance).

**Social Security Number (SSN).** For purposes of taking the EIC, a valid SSN is a number issued by the Social Security Administration unless "Not Valid for Employment" is printed on the social security card and the number was issued solely to apply for or receive a Federally funded benefit.

To find out how to get an SSN, see page 20. If you will not have an SSN by April 15, 2002, see What if You Cannot File on Time? on page 14.

Student. A child who during any 5 months of 2001:

- · Was enrolled as a full-time student at a school or
- Took a full-time, on-farm training course given by a school or a state, county, or local government agency.

A **school** includes technical, trade, and mechanical schools. It does not include on-the-job training courses, correspondence schools, or night schools.

Welfare Benefits, Effect of Credit on. Any refund you receive as a result of taking the EIC will not be used to determine if you are eligible for the following programs, or how much you can receive from them.

- Temporary Assistance for Needy Families (TANF).
- Medicaid and supplemental security income (SSI).
- Food stamps and low-income housing.

**Workfare Payments**. Cash payments certain people receive from a state or local agency that administers public assistance programs funded under the Federal Temporary Assistance for Needy Families (TANF) program in return for certain work activities such as:

- Work experience activities (including work associated with remodeling or repairing publicly assisted housing) if sufficient private sector employment is not available or
- Community service program activities.

## Earned Income Credit (EIC) Worksheet—Lines 39a and 39b

Keep for Your Records



Part 1 All Filers	<ol> <li>Enter your total earned income from Step 8, Box D, on page 41.</li> <li>Look up the amount on line 1 above in the EIC Table on pages 44–46 to find the credit. Enter the credit here.  If line 2 is zero, You cannot take the credit. Put "No" directly to the right of line 39a.</li> <li>Enter your modified adjusted gross income from Step 6, Box A, on page 40.</li> <li>Are the amounts on lines 3 and 1 the same?  Yes. Skip line 5; enter the amount from line 2 on line 6.  No. Go to line 5.</li> </ol>
Part 2 Filers Who Answered "No" on Line 4	<ul> <li>5. Is the amount on line 3 less than:</li> <li>\$5,950 if you do not have a qualifying child or</li> <li>\$13,100 if you have one or more qualifying children?</li> <li>☐ Yes. Leave line 5 blank; enter the amount from line 2 on line 6.</li> <li>☐ No. Look up the amount on line 3 in the EIC Table on pages 44–46 to find the credit. Enter the credit here.</li> <li>Look at the amounts on lines 5 and 2. Then, enter the smaller amount on line 6.</li> </ul>
Part 3  Your Earned Income Credit	6. This is your earned income credit.  Reminder—  ✓ Be sure you entered the amount of any nontaxable earned income (Step 7, Box B, on page 41) on Form 1040A, line 39b.  ✓ If you have a qualifying child, complete and attach Schedule EIC.



If your EIC for a year after 1996 was reduced or disallowed, see page 42 to find out if you must file Form 8862 to take the credit for 2001.

# 2001 Earned Income Credit (EIC) Table



# This is **not** a tax table.

**1.** To find your credit, read down the "At least – But less than" columns and find the line that includes the amount you were told to look up from the EIC Worksheet on page 43.

**2.** Then, read across to the column that includes the number of qualifying children you have. Enter the credit from that column on your EIC Worksheet.

**Example.** If you have one qualifying child and the amount you are looking up from the EIC Worksheet is \$4,875, you would enter \$1,658.

you are up from worksh	looking the eet is—	No children	One child	Two children
At least	But less than	Your	credit i	s—
4,800 4,850 4,900 4,950	4,850 4,900 4,950 5,000	364 364 /	1,641 1,658 1,675 1,692	1,970

And you have-

If the amount

EIC Worksheet on page 43.								\$1,058.											
up from	looking the	No	you ha	Two	up from	looking the	No	you ha	Two	up from	looking the	No	One	Two	up from	looking the	No	you ha	Two
worksh		children	child	children	worksh		childrer	child	children	worksh		childrer	child	children	worksh		childrer	child	children
At least	But less than	Your	credit i	s—	At least	But less than	You	r credit	is—	At least	But less than	You	r credit	is—	At least	But less than	You	r credit	is—
\$1 50 100 150	150	6 10	\$9 26 43 60	\$10 30 50 70	2,200 2,250 2,300 2,350	2,250 2,300 2,350 2,400	174 178	757 774 791 808	890 910 930 950	4,400 4,450 4,500 4,550	4,450 4,500 4,550 4,600	342 346	1,522 1,539	1,770 1,790 1,810 1,830	6,600 6,650 6,700 6,750	6,650 6,700 6,750 6,800	309 305	2,253 2,270 2,287 2,304	2,670 2,690
200 250 300 350	300 350	21 25	77 94 111 128	90 110 130 150	2,400 2,450 2,500 2,550	2,450 2,500 2,550 2,600	189 193		970 990 1,010 1,030	4,600 4,650 4,700 4,750	4,650 4,700 4,750 4,800	358 361	1,590 1,607	1,850 1,870 1,890 1,910	6,800 6,850 6,900 6,950	6,850 6,900 6,950 7,000	293 290	2,321 2,338 2,355 2,372	2,750 2,770
400 450 500 550	500 550	36 40	145 162 179 196	170 190 210 230	2,600 2,650 2,700 2,750	2,650 2,700 2,750 2,800	201 205 208 212	910 927	1,050 1,070 1,090 1,110	4,800 4,850 4,900 4,950	4,850 4,900 4,950 5,000	364 364	1,658 1,675	1,930 1,950 1,970 1,990	7,000 7,050 7,100 7,150	7,050 7,100 7,150 7,200	278 274	2,389 2,406 2,428 2,428	2,830 2,850
600 650 700 750	700 750	52 55	213 230 247 264	250 270 290 310	2,800 2,850 2,900 2,950	2,850 2,900 2,950 3,000	220 224	978	1,130 1,150 1,170 1,190	5,000 5,050 5,100 5,150	5,050 5,100 5,150 5,200	364 364	1,726 1,743	2,010 2,030 2,050 2,070	7,200 7,250 7,300 7,350	7,250 7,300 7,350 7,400	263 259	2,428 2,428 2,428 2,428	2,910 2,930
800 850 900 950	900 950	67 71	281 298 315 332	330 350 370 390	3,000 3,050 3,100 3,150	3,050 3,100 3,150 3,200	235 239	1,029 1,046 1,063 1,080	1,230 1,250	5,200 5,250 5,300 5,350	5,250 5,300 5,350 5,400	364 364	1,794 1,811	2,090 2,110 2,130 2,150	7,400 7,450 7,500 7,550	7,450 7,500 7,550 7,600	247 244	2,428 2,428 2,428 2,428	2,990 3,010
1,000 1,050 1,100 1,150	1,100 1,150	82 86	349 366 383 400	410 430 450 470	3,200 3,250 3,300 3,350	3,250 3,300 3,350 3,400	251 254	1,097 1,114 1,131 1,148	1,310 1,330	5,400 5,450 5,500 5,550	5,450 5,500 5,550 5,600	364 364	1,862 1,879	2,170 2,190 2,210 2,230	7,600 7,650 7,700 7,750	7,650 7,700 7,750 7,800	232 228	2,428 2,428 2,428 2,428	3,070 3,090
1,200 1,250 1,300 1,350	1,300 1,350	98 101	417 434 451 468	490 510 530 550	3,400 3,450 3,500 3,550	3,450 3,500 3,550 3,600	266 270	1,165 1,182 1,199 1,216	1,390 1,410	5,600 5,650 5,700 5,750	5,650 5,700 5,750 5,800	364 364	1,930 1,947	2,250 2,270 2,290 2,310	7,800 7,850 7,900 7,950	7,850 7,900 7,950 8,000	217 213	2,428 2,428 2,428 2,428	3,150 3,170
1,400 1,450 1,500 1,550	1,500 1,550	113	485 502 519 536	570 590 610 630	3,600 3,650 3,700 3,750	3,700 3,750	281 285	1,233 1,250 1,267 1,284	1,470 1,490	5,800 5,850 5,900 5,950	5,850 5,900 5,950 6,000	364 364	1,998 2,015	2,330 2,350 2,370 2,390	8,000 8,050 8,100 8,150	8,050 8,100 8,150 8,200	202 198	2,428 2,428 2,428 2,428	3,230 3,250
1,600 1,650 1,700 1,750	1,700 1,750	132	553 570 587 604	650 670 690 710	3,800 3,850 3,900 3,950	3,900 3,950	296 300	1,301 1,318 1,335 1,352	1,550 1,570	6,000 6,050 6,100 6,150	6,100 6,150	355 351	2,066 2,083	2,410 2,430 2,450 2,470	8,200 8,250 8,300 8,350	8,300 8,350	186 182	2,428 2,428 2,428 2,428	3,310 3,330
1,800 1,850 1,900 1,950	1,900 1,950	143 147	621 638 655 672	730 750 770 790	4,000 4,050 4,100 4,150	4,100 4,150	312 316	1,369 1,386 1,403 1,420	1,630 1,650	6,200 6,250 6,300 6,350	6,300	339 335	2,134 2,151	2,490 2,510 2,530 2,550	8,400 8,450 8,500 8,550	8,500 8,550	171 167	2,428 2,428 2,428 2,428	3,390 3,410
2,000 2,050 2,100 2,150	2,100 2,150	159 163	689 706 723 740	810 830 850 870	4,200 4,250 4,300 4,350	4,300 4,350	327 331	1,437 1,454 1,471 1,488	1,710 1,730	6,400 6,450 6,500 6,550	6,500 6,550	324 320	2,202 2,219	2,570 2,590 2,610 2,630	8,600 8,650 8,700 8,750	8,700 8,750	156 152	2,428 2,428 2,428 2,428	3,470 3,490

2001 Earr	ed Income Credit	(EIC) Table	Continued (	Caution. This	is <b>not</b> a tax tab	ole.)	
If the amount you are lookir up from the worksheet is-	No One Two	If the amount you are looking up from the worksheet is—	And you have—  No One Children Child Children	If the amount you are looking up from the worksheet is—	And you have—  No One Two children	If the amount you are looking up from the worksheet is—	And you have—  No Children One Children
At But le	SS Your credit is—	At But less least than	Your credit is—	At But less least than	Your credit is—	At But less least than	Your credit is—
8,850 8, 8,900 8,	850     144     2,428     3,530       900     140     2,428     3,550       950     137     2,428     3,570       000     133     2,428     3,590	13,900 13,950 13,950 14,000 14,000 14,050 14,050 14,100	0 2,294 3,832 0 2,286 3,822 0 2,278 3,811 0 2,270 3,801	16,700 16,750 16,750 16,800 16,800 16,850 16,850 16,900	0 1,847 3,242 0 1,839 3,232 0 1,831 3,221 0 1,823 3,211	19,500 19,550 19,550 19,600 19,600 19,650 19,650 19,700	0 1,399 2,653 0 1,391 2,642 0 1,383 2,632 0 1,375 2,621
9,050 9, 9,100 9,	050     129     2,428     3,610       100     125     2,428     3,630       150     121     2,428     3,650       200     117     2,428     3,670	14,100 14,150 14,150 14,200 14,200 14,250 14,250 14,300	0 2,262 3,790 0 2,254 3,779 0 2,246 3,769 0 2,238 3,758	16,900 16,950 16,950 17,000 17,000 17,050 17,050 17,100	0 1,815 3,200 0 1,807 3,190 0 1,799 3,179 0 1,791 3,169	19,700 19,750 19,750 19,800 19,800 19,850 19,850 19,900	0 1,367 2,611 0 1,359 2,600 0 1,351 2,590 0 1,343 2,579
9,250 9, 9,300 9,	250     114     2,428     3,690       300     110     2,428     3,710       350     106     2,428     3,730       400     102     2,428     3,750	14,300 14,350 14,350 14,400 14,400 14,450 14,450 14,500	0 2,230 3,748 0 2,222 3,737 0 2,214 3,727 0 2,206 3,716	17,100 17,150 17,150 17,200 17,200 17,250 17,250 17,300	0 1,783 3,158 0 1,775 3,148 0 1,767 3,137 0 1,759 3,127	19,900 19,950 19,950 20,000 20,000 20,050 20,050 20,100	0 1,335 2,569 0 1,327 2,558 0 1,319 2,547 0 1,311 2,537
9,450 9, 9,500 9,	450       98       2,428       3,770         500       94       2,428       3,790         550       91       2,428       3,810         600       87       2,428       3,830	14,500 14,550 14,550 14,600 14,600 14,650 14,650 14,700	0 2,198 3,706 0 2,190 3,695 0 2,182 3,685 0 2,174 3,674	17,300 17,350 17,350 17,400 17,400 17,450 17,450 17,500	0 1,751 3,116 0 1,743 3,106 0 1,735 3,095 0 1,727 3,085	20,100     20,150       20,150     20,200       20,200     20,250       20,250     20,300	0 1,303 2,526 0 1,295 2,516 0 1,287 2,505 0 1,279 2,495
9,650 9, 9,700 9,	650       83       2,428       3,850         700       79       2,428       3,870         750       75       2,428       3,890         800       72       2,428       3,910	14,700     14,750       14,750     14,800       14,800     14,850       14,850     14,900	0 2,166 3,664 0 2,158 3,653 0 2,150 3,643 0 2,142 3,632	17,500 17,550 17,550 17,600 17,600 17,650 17,650 17,700	0 1,719 3,074 0 1,711 3,063 0 1,703 3,053 0 1,695 3,042	20,300     20,350       20,350     20,400       20,400     20,450       20,450     20,500	0 1,271 2,484 0 1,263 2,474 0 1,255 2,463 0 1,247 2,453
9,850 9, 9,900 9,	850       68       2,428       3,930         900       64       2,428       3,950         950       60       2,428       3,970         000       56       2,428       3,990	14,900 14,950 14,950 15,000 15,000 15,050 15,050 15,100	0 2,134 3,622 0 2,126 3,611 0 2,118 3,600 0 2,110 3,590	17,700 17,750 17,750 17,800 17,800 17,850 17,850 17,900	0 1,687 3,032 0 1,679 3,021 0 1,671 3,011 0 1,663 3,000	20,500     20,550       20,550     20,600       20,600     20,650       20,650     20,700	0 1,239 2,442 0 1,231 2,432 0 1,224 2,421 0 1,216 2,411
10,050 10,	050       52       2,428       4,008         100       49       2,428       4,008         150       45       2,428       4,008         200       41       2,428       4,008	15,100 15,150 15,150 15,200 15,200 15,250 15,250 15,300	0 2,102 3,579 0 2,094 3,569 0 2,086 3,558 0 2,078 3,548	17,900 17,950 17,950 18,000 18,000 18,050 18,050 18,100	0 1,655 2,990 0 1,647 2,979 0 1,639 2,969 0 1,631 2,958	20,700     20,750       20,750     20,800       20,800     20,850       20,850     20,900	0 1,208 2,400 0 1,200 2,390 0 1,192 2,379 0 1,184 2,368
10,250 10, 10,300 10,	250       37       2,428       4,008         300       33       2,428       4,008         350       29       2,428       4,008         400       26       2,428       4,008	15,300 15,350 15,350 15,400 15,400 15,450 15,450 15,500	0 2,070 3,537 0 2,062 3,527 0 2,054 3,516 0 2,046 3,506	18,100 18,150 18,150 18,200 18,200 18,250 18,250 18,300	0 1,623 2,948 0 1,615 2,937 0 1,607 2,927 0 1,599 2,916	20,900 20,950 20,950 21,000 21,000 21,050 21,050 21,100	0 1,176 2,358 0 1,168 2,347 0 1,160 2,337 0 1,152 2,326
10,450 10, 10,500 10,	450       22       2,428       4,008         500       18       2,428       4,008         550       14       2,428       4,008         600       10       2,428       4,008	15,500 15,550 15,550 15,600 15,600 15,650 15,650 15,700	0 2,038 3,495 0 2,030 3,485 0 2,023 3,474 0 2,015 3,464	18,300 18,350 18,350 18,400 18,400 18,450 18,450 18,500	0 1,591 2,906 0 1,583 2,895 0 1,575 2,884 0 1,567 2,874	21,100 21,150 21,150 21,200 21,200 21,250 21,250 21,300	0 1,144 2,316 0 1,136 2,305 0 1,128 2,295 0 1,120 2,284
10,650 10, 10,700 10,	650       7       2,428       4,008         700       3       2,428       4,008         750       *       2,428       4,008         100       0       2,428       4,008	15,700 15,750 15,750 15,800 15,800 15,850 15,850 15,900	0 2,007 3,453 0 1,999 3,443 0 1,991 3,432 0 1,983 3,421	18,500 18,550 18,550 18,600 18,600 18,650 18,650 18,700	0 1,559 2,863 0 1,551 2,853 0 1,543 2,842 0 1,535 2,832	21,300 21,350 21,350 21,400 21,400 21,450 21,450 21,500	0 1,112 2,274 0 1,104 2,263 0 1,096 2,253 0 1,088 2,242
13,150 13, 13,200 13,	150       0 2,422 4,001         200       0 2,414 3,990         250       0 2,406 3,980         300       0 2,398 3,969	15,900 15,950 15,950 16,000 16,000 16,050 16,050 16,100	0 1,975 3,411 0 1,967 3,400 0 1,959 3,390 0 1,951 3,379	18,700 18,750 18,750 18,800 18,800 18,850 18,850 18,900	0 1,527 2,821 0 1,519 2,811 0 1,511 2,800 0 1,503 2,790	21,500 21,550 21,550 21,600 21,600 21,650 21,650 21,700	0 1,080 2,232 0 1,072 2,221 0 1,064 2,211 0 1,056 2,200
13,350 13, 13,400 13,	350       0 2,390 3,959         400       0 2,382 3,948         450       0 2,374 3,937         500       0 2,366 3,927	16,100 16,150 16,150 16,200 16,200 16,250 16,250 16,300	0 1,943 3,369 0 1,935 3,358 0 1,927 3,348 0 1,919 3,337	18,900 18,950 18,950 19,000 19,000 19,050 19,050 19,100	0 1,495 2,779 0 1,487 2,769 0 1,479 2,758 0 1,471 2,748	21,700 21,750 21,750 21,800 21,800 21,850 21,850 21,900	0 1,048 2,189 0 1,040 2,179 0 1,032 2,168 0 1,024 2,158
13,550 13, 13,600 13,	550       0 2,358 3,916         6600       0 2,350 3,906         650       0 2,342 3,895         700       0 2,334 3,885	16,300 16,350 16,350 16,400 16,400 16,450 16,450 16,500	0 1,911 3,327 0 1,903 3,316 0 1,895 3,306 0 1,887 3,295	19,100 19,150 19,150 19,200 19,200 19,250 19,250 19,300	0 1,463 2,737 0 1,455 2,726 0 1,447 2,716 0 1,439 2,705	21,900 21,950 21,950 22,000 22,000 22,050 22,050 22,100	0 1,016 2,147 0 1,008 2,137 0 1,000 2,126 0 992 2,116
13,750 13, 13,800 13,	750     0 2,326 3,874       800     0 2,318 3,864       850     0 2,310 3,853       900     0 2,302 3,843	16,500 16,550 16,550 16,600 16,600 16,650 16,650 16,700	0 1,879 3,285 0 1,871 3,274 0 1,863 3,264 0 1,855 3,253	19,300 19,350 19,350 19,400 19,400 19,450 19,450 19,500	0 1,431 2,695 0 1,423 2,684 0 1,415 2,674 0 1,407 2,663	22,100 22,150 22,150 22,200 22,200 22,250 22,250 22,300	0 984 2,105 0 976 2,095 0 968 2,084 0 960 2,074

<sup>\*</sup>If the amount you are looking up from the worksheet is at least \$10,700 but less than \$10,710, your credit is \$1. Otherwise, you cannot take the credit. (Continued on page 46)

- 45 - Need more information or forms? See page 7.

2001 Earned	I Income Credit	(EIC) Table	Continued (	Caution. This	is <b>not</b> a tax tab	ole.)	
If the amount you are looking up from the worksheet is—	And you have—  No One Two children child children	If the amount you are looking up from the worksheet is—	And you have—  No One Two children	If the amount you are looking up from the worksheet is—	And you have—  No One Two children child children	If the amount you are looking up from the worksheet is—	And you have—  No One Two children children
At But less least than	Your credit is—	At But less least than	Your credit is—	At But less least than	Your credit is—	At But less least than	Your credit is—
22,300 22,350 22,350 22,400 22,400 22,450 22,450 22,500	0 944 2,053 0 936 2,042	24,900 24,950 24,950 25,000 25,000 25,050 25,050 25,100	0 528 1,505 0 520 1,494	27,500 27,550 27,550 27,600 27,600 27,650 27,650 27,700	0 113 957	30,100 30,150 30,150 30,200 30,200 30,250 30,250 30,300	0 0 420 0 0 410 0 0 399 0 0 389
22,500 22,550 22,550 22,600 22,600 22,650 22,650 22,700	0 912 2,010 0 904 2,000	25,100 25,150 25,150 25,200 25,200 25,250 25,250 25,300	0 496 1,463 0 488 1,452	27,700 27,750 27,750 27,800 27,800 27,850 27,850 27,900	0 89 926 0 81 915 0 73 905 0 65 894	30,300 30,350 30,350 30,400 30,400 30,450 30,450 30,500	0 0 378 0 0 368 0 0 357 0 0 347
22,700 22,750 22,750 22,800 22,800 22,850 22,850 22,900	0 880 1,968 0 872 1,958	25,300 25,350 25,350 25,400 25,400 25,450 25,450 25,500	0 464 1,421 0 456 1,410	27,900 27,950 27,950 28,000 28,000 28,050 28,050 28,100	0 57 884 0 49 873 0 41 863 0 33 852	30,500 30,550 30,550 30,600 30,600 30,650 30,650 30,700	0 0 336 0 0 326 0 0 315 0 0 305
22,900 22,950 22,950 23,000 23,000 23,050 23,050 23,100	0 848 1,926 0 840 1,916	25,500 25,550 25,550 25,600 25,600 25,650 25,650 25,700	0 432 1,379 0 425 1,368	28,100 28,150 28,150 28,200 28,200 28,250 28,250 28,300	0 25 842 0 17 831 0 9 821 0 ** 810	30,700 30,750 30,750 30,800 30,800 30,850 30,850 30,900	0 0 294 0 0 284 0 0 273 0 0 262
23,100 23,150 23,150 23,200 23,200 23,250 23,250 23,300	0 816 1,884 0 808 1,874	25,700 25,750 25,750 25,800 25,800 25,850 25,850 25,900	0 401 1,337 0 393 1,326	28,300 28,350 28,350 28,400 28,400 28,450 28,450 28,500	0 0 800 0 0 789 0 0 778 0 0 768	30,900 30,950 30,950 31,000 31,000 31,050 31,050 31,100	0 0 252 0 0 241 0 0 231 0 0 220
23,300 23,350 23,350 23,400 23,400 23,450 23,450 23,500	0 784 1,842 0 776 1,831	25,900 25,950 25,950 26,000 26,000 26,050 26,050 26,100	0 369 1,294 0 361 1,284	28,500 28,550 28,550 28,600 28,600 28,650 28,650 28,700	0 0 757 0 0 747 0 0 736 0 0 726	31,100 31,150 31,150 31,200 31,200 31,250 31,250 31,300	0 0 210 0 0 199 0 0 189 0 0 178
23,500 23,550 23,550 23,600 23,600 23,650 23,650 23,700	0 752 1,800 0 744 1,789	26,100 26,150 26,150 26,200 26,200 26,250 26,250 26,300	0 337 1,252 0 329 1,242	28,700 28,750 28,750 28,800 28,800 28,850 28,850 28,900	0 0 715 0 0 705 0 0 694 0 0 684	31,300 31,350 31,350 31,400 31,400 31,450 31,450 31,500	0 0 168 0 0 157 0 0 147 0 0 136
23,700 23,750 23,750 23,800 23,800 23,850 23,850 23,900	0 720 1,758 0 712 1,747	26,300 26,350 26,350 26,400 26,400 26,450 26,450 26,500	0 305 1,210 0 297 1,200	28,900 28,950 28,950 29,000 29,000 29,050 29,050 29,100	0 0 673 0 0 663 0 0 652 0 0 642	31,500 31,550 31,550 31,600 31,600 31,650 31,650 31,700	0 0 126 0 0 115 0 0 105 0 0 94
23,900 23,950 23,950 24,000 24,000 24,050 24,050 24,100	0 688 1,716 0 680 1,705	26,500 26,550 26,550 26,600 26,600 26,650 26,650 26,700	0 273 1,168 0 265 1,158	29,100 29,150 29,150 29,200 29,200 29,250 29,250 29,300	0 0 610	31,700 31,750 31,750 31,800 31,800 31,850 31,850 31,900	
24,100 24,150 24,150 24,200 24,200 24,250 24,250 24,300	0 656 1,673 0 648 1,663	26,700 26,750 26,750 26,800 26,800 26,850 26,850 26,900	0 241 1,126 0 233 1,115	29,300 29,350 29,350 29,400 29,400 29,450 29,450 29,500		31,900 31,950 31,950 32,000 32,000 32,050 32,050 32,100	0 0 31
24,300 24,350 24,350 24,400 24,400 24,450 24,450 24,500	0 624 1,631 0 616 1,621	26,900 26,950 26,950 27,000 27,000 27,050 27,050 27,100	0 209 1,084 0 201 1,073	29,500 29,550 29,550 29,600 29,600 29,650 29,650 29,700	0 0 547 0 0 536 0 0 526 0 0 515	32,100 32,121 32,121 or more	0 0 2
24,500 24,550 24,550 24,600 24,600 24,650 24,650 24,700	0 592 1,589 0 584 1,579	27,100 27,150 27,150 27,200 27,200 27,250 27,250 27,300	0 177 1,042 0 169 1,031	29,700 29,750 29,750 29,800 29,800 29,850 29,850 29,900	0 0 494		
24,700 24,750 24,750 24,800 24,800 24,850 24,850 24,900	0 560 1,547 0 552 1,537	27,300 27,350 27,350 27,400 27,400 27,450 27,450 27,500	0 145 1,000 0 137 989	29,900 29,950 29,950 30,000 30,000 30,050 30,050 30,100	0 0 441		

<sup>\*\*</sup>If the amount you are looking up from the worksheet is at least \$28,250 but less than \$28,281, your credit is \$3. Otherwise, you cannot take the credit.

#### Line 40

#### **Additional Child Tax Credit**

#### What Is the Additional Child Tax Credit?

This credit is for certain people who have at least one qualifying child as defined in the instructions for line 6c, column (4), that begin on page 23. The additional child tax credit may give you a refund even if you do not owe any tax

#### Two Steps To Take the Additional Child Tax Credit!

- **Step 1.** Be sure you figured the amount, if any, of your child tax credit. See the instructions for Form 1040A, line 31, that begin on page 36.
- **Step 2.** Read the **TIP** at the end of your Child Tax Credit Worksheet. Use Form 8812 to see if you can take the additional child tax credit only if you meet the condition given in that TIP.

#### Line 41

Include in the total on line 41 any of the following that apply.

Amount Paid With Extension of Time To File. If you filed Form 4868 to get an automatic extension of time to file, include in the total on line 41 any amount you paid with that form or by electronic funds withdrawal or credit card. If you paid by credit card, do not include on line 41 the convenience fee you were charged. To the left of line 41, enter "Form 4868" and show the amount paid. Also, include any amount paid with Form 2688 if you filed for an additional extension.

Excess Social Security and Railroad Retirement (RRTA) Taxes Withheld. If you, or your spouse if filing a joint return, had more than one employer for 2001 and total wages of more than \$80,400, too much social security tax may have been withheld. If you had more than one railroad employer for 2001 and your total compensation was over \$59,700, too much RRTA tax may have been withheld. For more details, including how to figure the amount to include on line 41, see Pub. 505.

#### Refund

#### Line 42

#### **Amount Overpaid**

If line 42 is under \$1, we will send the refund only if you request it when you file your return. If you want to check the status of your refund, please wait at least 4 weeks from the date you filed to do so. See page 10 for details.



If the amount you overpaid is large, you may want to decrease the amount of income tax withheld from your pay by filing a new Form W-4. See Income Tax Withholding and

Estimated Tax Payments for 2002 on page 50.

**Refund Offset.** If you owe past-due Federal tax, state income tax, child support, spousal support, or certain Federal nontax debts, such as student loans, all or part of the

overpayment on line 42 may be used (offset) to pay the past-due amount. Offsets for Federal taxes are made by the IRS. All other offsets are made by the Treasury Department's Financial Management Service (FMS). You will receive a notice from FMS showing the amount of the offset and the agency receiving it. To find out if you may have an offset or if you have a question about it, contact the agency(ies) you owe the debt to.

**Injured Spouse Claim.** If you file a joint return and your spouse has not paid past-due Federal tax, state income tax, child support, spousal support, or a Federal nontax debt, such as a student loan, part or all of the overpayment on line 42 may be used (offset) to pay the past-due amount. But **your** part of the overpayment may be refunded to you after the offset occurs if certain conditions apply and you complete **Form 8379.** For details, use TeleTax topic 203 (see page 10) or see Form 8379.

#### Lines 43b Through 43d

#### **Direct Deposit of Refund**

Complete lines 43b through 43d if you want us to directly deposit the amount shown on line 43a into your account at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) instead of sending you a check.

#### Why Use Direct Deposit?

- You get your refund fast—even faster if you e-file!
- Payment is more secure—there is no check to get lost.
- More convenient. No trip to the bank to deposit your check.
- Saves tax dollars. A refund by direct deposit costs less than a check.



You can check with your financial institution to make sure your direct deposit will be accepted and to get the correct routing and account numbers. The IRS is not responsible

for a lost refund if you enter the wrong account information.

If you file a joint return and fill in lines 43b through 43d, you are appointing your spouse as an agent to receive the refund. This appointment cannot be changed later.

**Line 43b.** The routing number **must** be **nine** digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check on page 48, the routing number is 250250025.

Your check may state that it is payable through a financial institution different from the one at which you have your checking account. If so, **do not** use the routing number on that check. Instead, contact your financial institution for the correct routing number to enter on line 43b.

**Line 43d.** The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check on page 48, the account number is 20202086. Be sure **not** to include the check number.

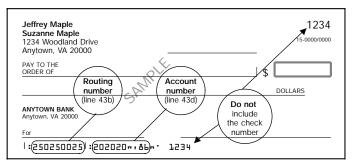
(Continued on page 48)



Some financial institutions will not allow a joint refund to be deposited into an individual account. The IRS is not responsible if a financial institution rejects a direct deposit. If

the direct deposit is rejected, a check will be sent instead.

#### Sample Check—Lines 43b Through 43d



**Note.** The routing and account numbers may be in different places on your check.

#### Line 44

#### **Amount Applied to Your 2002 Estimated Tax**

Enter on line 44 the amount, if any, of the overpayment on line 42 you want applied to your estimated tax for 2002. We will apply this amount to your account unless you attach a statement requesting us to apply it to your spouse's account. Include your spouse's social security number. This election to apply part or all of the amount overpaid to your 2002 estimated tax cannot be changed later.

#### **Amount You Owe**

#### Line 45

#### **Amount You Owe**



You do not have to pay if line 45 is under \$1

Include any estimated tax penalty from line 46 in the amount you enter on line 45.

You can pay by check, money order, or credit card. **Do not** include any estimated tax payment in your check, money order, or amount you charge. Instead, make the estimated tax payment separately.

To Pay by Check or Money Order. Enclose in the envelope with your return a check or money order payable to the "United States Treasury" for the full amount when you file. Do not send cash. Do not attach the payment to your return. Write "2001 Form 1040A" and your name, address, daytime phone number, and social security number (SSN) on your payment. If you are filing a joint return, enter the SSN shown first on your tax return.

To help us process your payment, enter the amount on the right side of the check like this: \$XXX.XX Do not use

dashes or lines (for example, do not enter "\$XXX—" or "\$XXX  $\frac{XX}{100}$ ").

To Pay by Credit Card. You may use your American Express<sup>®</sup> Card, Discover<sup>®</sup> Card, or MasterCard<sup>®</sup> card. To pay by credit card, call toll free or access by Internet one of the service providers listed on this page and follow the instructions. A convenience fee will be charged by the service provider based on the amount you are paying. Fees may vary between the providers. You will be told what the fee is during the transaction and you will have the option to either continue or cancel the transaction. You can also find out what the fee will be by calling the provider's toll free automated customer service number or visiting the provider's Web Site shown below. If you paid by credit card, enter on page 1 of Form 1040A in the upper left corner the confirmation number you were given at the end of the transaction and the amount you charged (not including the convenience fee).

> PhoneCharge, Inc. 1-888-ALLTAXX (1-888-255-8299) 1-877-851-9964 (Customer Service) www.1888ALLTAXX.com

> Official Payments Corporation 1-800-2PAY-TAX (1-800-272-9829) 1-877-754-4413 (Customer Service) www.officialpayments.com



You may need to (a) increase the amount of income tax withheld from your pay by filing a new Form W-4 or (b) make estimated tax payments for 2002. See Income Tax

Withholding and Estimated Tax Payments for 2002 on page 50.

#### What if You Cannot Pay?

If you cannot pay the full amount shown on line 45 when you file, you may ask to make monthly **installment payments**. You may have up to 60 months to pay. However, you will be charged interest and may be charged a late payment penalty on the tax not paid by April 15, 2002, even if your request to pay in installments is granted. You must also pay a fee. To limit the interest and penalty charges, pay as much of the tax as possible when you file. But before requesting an installment agreement, you should consider other less costly alternatives, such as a bank loan.

To ask for an installment agreement, use **Form 9465.** You should receive a response to your request for installments within 30 days. But if you file your return after March 31, it may take us longer to reply.

#### Line 46

#### **Estimated Tax Penalty**

You may owe this penalty if:

- $\bullet$  Line 45 is at least \$1,000 and it is more than 10% of the tax shown on your return or
- You did not pay enough estimated tax by any of the due dates. This is true even if you are due a refund.

The "tax shown on your return" is the amount on line 36 minus the total of any amounts shown on lines 39a and 40.

(Continued on page 49)

**Exception.** You will not owe the penalty if your 2000 tax return was for a tax year of 12 full months **and either** of the following applies.

- **1.** You had no tax liability for 2000 and you were a U.S. citizen or resident for all of 2000 **or**
- **2.** The total of lines 37 and 38 on your 2001 return is at least as much as the tax liability shown on your 2000 return. Your estimated tax payments for 2001 must have been made on time and for the required amount.



If your 2001 filing status is married filing separately and your 2000 adjusted gross income was over \$75,000, item 2 above may not apply. For details, see **Form 2210** and its

instructions.

Figuring the Penalty. If the Exception above does not apply and you choose to figure the penalty yourself, see Form 2210 to find out if you owe the penalty. If you do, you can use the form to figure the amount. In certain situations, you may be able to lower your penalty. For details, see the Instructions for Form 2210. Enter the penalty on Form 1040A, line 46. Add the penalty to any tax due and enter the total on line 45. If you are due a refund, subtract the penalty from the overpayment you show on line 42. Do not file Form 2210 with your return unless Form 2210 indicates that you must do so. Instead, keep it for your records.



Because Form 2210 is complicated, if you want to, you can leave line 46 blank and the IRS will figure the penalty and send you a bill. We will not charge you interest on the

penalty if you pay by the date specified on the bill.

## Third Party Designee

If you want to allow a friend, family member, or any other person you choose to discuss your 2001 tax return with the IRS, check the "Yes" box in the "Third party designee" area of your return. Also, enter the designee's name, phone number, and any five numbers the designee chooses as his or her personal identification number (PIN). **But** if you want to allow the paid preparer who signed your return to discuss it with the IRS, just enter "Preparer" in the space for the designee's name. You do not have to provide the other information requested.

If you check the "Yes" box, you, and your spouse if filing a joint return, are authorizing the IRS to call the designee to answer any questions that may arise during the processing of your return. You are also authorizing the designee to:

- Give the IRS any information that is missing from your return,
- Call the IRS for information about the processing of your return or the status of your refund or payment(s), and
- Respond to certain IRS notices that you have shared with the designee about math errors, offsets, and return preparation. The notices will not be sent to the designee.

You are not authorizing the designee to receive any refund check, bind you to anything (including any additional tax liability), or otherwise represent you before the IRS. If you want to expand the designee's authorization, see **Pub.** 947.

The authorization cannot be revoked. However, the authorization will automatically end no later than the due date (without regard to extensions) for filing your 2002 tax return. This is April 15, 2003, for most people.

#### Sign Your Return

Form 1040A is not considered a valid return unless you sign it. If you are filing a joint return, your spouse must also sign. If your spouse cannot sign the return, see **Pub. 501**. Be sure to date your return and enter your occupation(s). If you are filing a joint return as a surviving spouse, see **What if a Taxpayer Died?** on page 51.

**Child's Return.** If your child cannot sign the return, either parent can sign the child's name in the space provided. Then, add "By (your signature), parent for minor child."

**Daytime Phone Number.** Providing your daytime phone number may help speed the processing of your return. We may have questions about items on your return, such as the earned income credit, credit for child and dependent care expenses, etc. By answering our questions over the phone, we may be able to continue processing your return without mailing you a letter. If you are filing a joint return, you may enter either your or your spouse's daytime phone number.

Paid Preparer Must Sign Your Return. Generally, anyone you pay to prepare your return must sign it by hand in the space provided. Signature stamps or labels cannot be used. The preparer must give you a copy of the return for your records. Someone who prepares your return but does not charge you should not sign your return.

#### Attach Required Forms and Schedules

Attach Form(s) W-2 to the front of Form 1040A. Attach all other schedules and forms behind Form 1040A in order by number. If you are filing Schedule EIC, put it last. **Do not** attach items unless required to do so.



If you received a 2001 **Form 1099-R** showing Federal income tax withheld, also attach the form to the front of Form 1040A.

If you owe tax and are sending in your payment, **do not** attach it to Form 1040A. Instead, place it loose inside the envelope.

#### **General Information**

**How To Avoid Common Mistakes.** Mistakes may delay your refund or result in notices being sent to you.

- **1.** Be sure to enter your social security number (SSN) in the space provided on page 1 of Form 1040A. If you are married filing a joint or separate return, also enter your spouse's SSN. Be sure to enter your SSN in the space next to your name.
- **2.** Make sure you entered the correct name and SSN for each person you claim as a dependent on line 6c. Also make sure you check the box in column (4) of line 6c for each dependent under age 17 who is also a qualifying child for the child tax credit.
- **3.** Check your math, especially for the earned income credit, child tax credit, taxable social security benefits, deduction for exemptions, taxable income, Federal income tax withheld, total payments, and refund or amount you owe.
- **4.** If you think you can take the earned income credit, read the instructions for lines 39a and 39b that begin on page 39 to make sure you qualify. If you do, make sure you enter your nontaxable earned income on line 39b. Also, enter on Schedule EIC the correct SSN for each person you claim as a qualifying child.
- **5.** Remember to **sign** and date Form 1040A and enter your occupation.
- **6.** Be sure you use the correct method to figure your tax. See the instructions for line 26 that begin on page 33. Also, enter your total tax on line 36.
- **7.** Make sure you use the correct filing status. If you think you can file as head of household, read the instructions for line 4 on page 21 to make sure you qualify.
- **8.** Make sure your name and address are correct on the peel-off label. If not, enter the correct information.
- **9.** If you are married filing jointly and did not get a peel-off label, enter your and your spouse's name in the same order as shown on your last return.
- **10.** Enter your standard deduction on line 22. Also, if you check any box on line 21a or you (or your spouse if filing jointly) can be claimed as a dependent on someone's 2001 return, see page 33 to find the amount to enter on line 22.
- 11. Attach your W-2 form(s) and any other required forms and schedules.
- 12. If you owe tax and are paying by check or money order, be sure to include all the required information on your payment. See the instructions for line 45 on page 48 for details.

What Are Your Rights as a Taxpayer? You have the right to be treated fairly, professionally, promptly, and courteously by IRS employees. Our goal at the IRS is to protect your rights so that you will have the highest confidence in the integrity, efficiency, and fairness of our tax system. To ensure that you always receive such treatment, you should know about the many rights you have at each step of the tax process. For details, see **Pub. 1.** 

**Innocent Spouse Relief.** You may qualify for relief from liability for tax on a joint return if (a) there is an understatement of tax because your spouse omitted income or claimed false deductions or credits, (b) you are divorced,

separated, or no longer living with your spouse, or (c) given all the facts and circumstances, it would not be fair to hold you liable for the tax. See Form 8857 or Pub. 971 for more details.

What Should You Do If You Move? If you move after you file, always notify the IRS in writing of your new address. To do this, you can use Form 8822.

How Long Should You Keep Your Tax Return? Keep a copy of your tax return, worksheets you used, and records of all items appearing on it (such as W-2 and 1099 forms) until the statute of limitations runs out for that return. Usually, this is 3 years from the date the return was due or filed, or 2 years from the date the tax was paid, whichever is later. You should keep some records longer. For example, keep property records as long as they are needed to figure the basis of the original or replacement property. For more details, see Pub. 552.

Income Tax Withholding and Estimated Tax Payments for 2002. If the amount you owe or the amount you overpaid is large, you may want to file a new Form W-4 with your employer to change the amount of income tax withheld from your 2002 pay. For details on how to complete Form W-4, see Pub. 919 or visit the IRS Web Site at www.irs.gov/prod/ind\_info/webw4/index.html. In general, you do not have to make estimated tax payments if you expect that your 2002 tax return will show a tax refund or a tax balance due the IRS of less than \$1,000. If your total estimated tax (including any alternative minimum tax) for 2002 is \$1,000 or more, see Form 1040-ES. It has a worksheet you can use to see if you have to make estimated tax payments. See Pub. 505 for more details.

How Do You Amend Your Tax Return? File Form 1040X to change a return you already filed. Generally, Form 1040X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later. But you may have more time to file Form 1040X if you are physically or mentally unable to manage your financial affairs. See **Pub. 556** for details.

How Do You Make a Gift To Reduce the Public Debt? If you wish to do so, make a check payable to "Bureau of the Public Debt." You can send it to: Bureau of the Public Debt, Department G, P.O. Box 2188, Parkersburg, WV 26106-2188. Or you can enclose the check with your income tax return when you file. Do not add your gift to any tax you may owe. See page 48 for details on how to pay any tax you owe.



If you itemize your deductions for 2002, you may be able to deduct this gift.

Do Both the Name and Social Security Number (SSN) on Your Tax Forms Agree With Your Social Security Card? If not, certain deductions and credits may be reduced or disallowed, your refund may be delayed, and you may not receive credit for your social security earnings. If your Form W-2, Form 1099, or other tax document shows an incorrect SSN or name, notify your employer or the form-issuing agent as soon as possible to make sure your earnings are credited to your social security record. If the name or SSN on your social security card is incorrect, call the Social Security Administration at 1-800-772-1213.

**Need a Copy of Your Tax Return?** If you do, use **Form 4506.** If you have questions about your account, call or write your local IRS office. If you want a printed copy of your account, it will be mailed to you free of charge.

What if a Taxpayer Died? If a taxpayer died before filing a return for 2001, the taxpayer's spouse or personal representative may have to file and sign a return for that taxpayer. A personal representative can be an executor, administrator, or anyone who is in charge of the deceased taxpayer's property. If the deceased taxpayer did not have to file a return but had tax withheld, a return must be filed to get a refund. The person who files the return should enter "DECEASED," the deceased taxpayer's name, and the date of death across the top of the return.

If your spouse died in 2001 and you did not remarry in 2001, or if your spouse died in 2002 before filing a return for 2001, you can file a joint return. A joint return should show your spouse's 2001 income before death and your income for all of 2001. Enter "Filing as surviving spouse" in the area where you sign the return. If someone else is the personal representative, he or she must also sign.

The surviving spouse or personal representative should promptly notify all payers of income, including financial institutions, of the taxpayer's death. This will ensure the proper reporting of income earned by the taxpayer's estate or heirs. A deceased taxpayer's social security number should not be used for tax years after the year of death, except for estate tax return purposes.

Claiming a Refund for a Deceased Taxpayer. If you are filing a joint return as a surviving spouse, you only need to file the tax return to claim the refund. If you are a court-appointed representative, file the return and attach a copy of the certificate that shows your appointment. All other filers requesting the deceased taxpayer's refund must file the return and attach Form 1310.

For more details, use TeleTax topic 356 (see page 10) or see **Pub. 559.** 



# Delete the Paperwork. Hit



So easy, no wonder 40 million people use it! You can file electronically, sign electronically, and get your refund or even pay electronically. IRS *e-file* offers accurate, safe, and fast alternatives to filing on paper. IRS computers quickly and automatically check for errors or other missing information. This year, almost all forms and schedules can be *e-filed*. Even returns with a foreign address can be *efiled*! The chance of an audit of an *e-filed* tax return is no greater than with a paper filed return. Forty million taxpayers just like you filed their tax returns electronically using an IRS *e-file* option because of the many benefits:

- Accuracy!
- Security!
- Electronic Signatures!
- Proof of Acceptance!
- Fast Refunds!
- FREE/Low-Cost Filing!
- Electronic Payment Options!
- Federal/State *e-file*!



Use an Authorized IRS *e-file* Provider.

Many tax professionals can electronically fi

Many tax professionals can electronically file paperless returns for their clients. As a taxpayer, you have two options: (1) You can prepare your return, take it to a tax

professional, ask to sign it electronically using a five-digit self-selected Personal Identification Number (PIN) and then have the tax professional transmit it electronically to the IRS, or (2) You can have a tax professional prepare your return, you can sign it electronically using a five-digit self-selected PIN, and have your preparer transmit it for you electronically.

Depending on the tax professional and the specific services requested, a fee may be charged. Look for the "Authorized IRS *e-file* Provider" sign or check the IRS Web Site at www.irs.gov for an "Authorized IRS *e-file* Provider" near you.

Use Your Personal Computer. A computer with a modem and/or Internet access is all you need to file your tax return using IRS e-file. You can buy tax preparation software at various electronics stores or computer and office supply stores. You can download software from the Internet or prepare and file your return completely on-line by using a tax preparation software package on the Internet (nothing to buy or install). Best of all, you can e-file your tax return from the comfort of your home any time of the day or night. Sign your return electronically using a five-digit self-selected PIN to complete the process. There is no signature form to submit or Forms W-2 to send in. IRS e-file is totally paperless! Within 48 hours of filing, you will receive confirmation that the IRS has received your return. To find free and low-cost e-file opportunities for taxpayers who qualify or a list of all software companies that participate in the IRS e-file program, visit our Web Site at www.irs.gov. Once your return is prepared, you will need a modem and/or Internet access to file it electronically.



**Use a Telephone.** For millions of eligible taxpayers, TeleFile is the easiest way to file. TeleFile allows you to file your simple Federal tax return using a touch-tone phone. Only taxpayers who met the qualifications for Form

1040EZ in the prior year are eligible to receive the TeleFile Tax Package for the current year. A TeleFile Tax Package is automatically mailed to you if you are eligible. Parents: If your children receive a TeleFile Tax Package, please encourage them to use TeleFile.

**Through Employers and Financial Institutions.** Some businesses offer free *e-file* to their employees, members, or customers. Others offer it for a fee. Ask your employer or financial institution if they offer IRS *e-file* as an employee, member, or customer benefit.

**Visit a VITA or TCE Site.** Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) sites are open to low income individuals, others who need help with their tax returns, and the elderly. Both

programs are free and can be found at many libraries, colleges, universities, shopping malls, and retirement and senior centers. Find the closest VITA or TCE site by calling 1-800-829-1040. Remember to take your spouse's, your dependent's, and your own social security card and other identifying documents. Ask for IRS e-file at these sites.

#### DIRECT DEPOSIT

Simple. Safe. Secure. Fast Refunds! Choose Direct

Deposit—a fast, simple, safe, secure way to have your Federal income tax refund deposited automatically into your checking or savings account. To choose Direct Deposit, taxpayers are prompted by the tax preparation software to indicate on the refund portion of the electronic return the financial institution's routing number, account number, and type of account—either checking or savings. Taxpayers who file electronically receive their refunds in less than half the time paper filers do and with Direct Deposit-in as few as 10 days!

Electronic Signatures! Paperless filing is easier than you think and it's available to most taxpayers who file electronically—including those first-time filers who were 16 or older on December 31, 2001. It's available to individuals preparing their own returns using tax preparation software or those who use a tax professional. Regardless of the e-filing method you choose, you may be able to participate in the Self-Select PIN program. If you are married filing a joint return, you and your spouse will each need to create a PIN and enter it as your electronic signature.

If using tax preparation software, the process includes completing your income tax return on your personal computer and when prompted, signing electronically. You will enter a five-digit PIN that will serve as your electronic signature.

For more details on qualifications and required taxpayer information for the Self-Select PIN or on IRS e-file, please visit the IRS Web Site at www.irs.gov.

Forms 8453 and 8453-OL. Your return is not complete without your signature. If you are not eligible or choose not to participate in the Self-Select PIN program for signing your return electronically, you must complete and sign Form 8453 or Form 8453-OL, whichever applies.

Electronic Payments Options! If you owe tax, you can make your payment electronically.

Electronic Funds Withdrawal. You can e-file and pay in a single step by authorizing an electronic funds withdrawal from your checking or savings account. This option is available using tax preparation software packages, tax professionals, and TeleFile.

Credit Card. You can also e-file and pay in a single step by authorizing a credit card payment. This option is available through some tax preparation software packages and tax professionals. Two other ways to pay by credit card are by telephone or Internet (see Amount You Owe on page 48 for details). Service providers charge a convenience fee for credit card payments.

Federal/State e-file! File Federal and state tax returns together using e-file and double the benefits of e-file! The tax preparation software automatically transfers relevant data from the Federal income tax return to the state income tax return as the information is entered. Currently, 37 states and the District of Columbia participate in the Federal/State e-file program. To see a complete list of states, check the IRS Web Site at www.irs.gov.

# Delete the Paperwork. Hit SEND



All tax returns

prepared electronically should be filed electronically. It's just a matter of clicking Send instead of Print! Remember! You get automatic confirmation within 48 hours that the IRS received your e-filed income tax return for processing.

for Business Is Also Available! IRS e-file for Business is an electronic method to file business returns. For details, visit the IRS Web Site at www.irs.gov.

# **EFTPS**

#### Electronic Federal Tax Payment

System offers another way to pay your Federal taxes. It's available to business and individual taxpayers. For details, visit www.EFTPS.gov or call EFTPS Customer Service at 1-800-555-4477 or 1-800-945-8400.

#### Other Ways To Get Help

Send Your Written Tax Questions to the IRS. You should get an answer in about 30 days. If you do not have the address, call us. See page 12 for the number. Do not send questions with your return.

Assistance With Your Return. IRS offices can help you prepare your return. An assister will explain a Form 1040EZ, 1040A, or 1040 with Schedules A and B to you and other taxpayers in a group setting. You may also be able to file your return electronically by computer free of charge at some IRS offices. To find the IRS office nearest you, look in the phone book under "United States Government, Internal Revenue Service" or call us. See page 12 for the number.

VITA and TCE. These programs help older, disabled, low-income, and non-English-speaking people fill in their returns. For details, call us. See page 12 for the number. If you received a Federal income tax package in the mail, take it with you when you go for help. Also take a copy of your 2000 tax return if you have it. Or to find the nearest AARP Tax-Aide site, go to www.aarp.org/taxaide or call 1-877-227-7844.

On-Line Services. If you subscribe to an on-line service, ask about on-line filing or tax information.

Large-Print Forms and Instructions. Pub. 1615 has large-print copies of Form 1040A, Schedules 1, 2, 3, and EIC, and Form 8812, and their instructions. You can use the large-print form and schedules as worksheets to figure your tax, but you cannot file on them. You can get Pub. 1615 by phone or mail. See pages 7 and 54.

Help for People With Disabilities. Telephone help is available using TTY/TDD equipment. See page 12 for the number. Braille materials are available at libraries that have special services for people with disabilities.

#### Interest and Penalties

What if You File or Pay Late? The IRS can charge you interest and penalties on the amount you owe.

If you file late, the penalty is usually 5% of the amount due for each month or part of a month your return is late, unless you have a reasonable explanation. If you do, attach it to your return. The penalty can be as much as 25% (more in some cases) of the tax due. We will charge you interest on the penalty from the due date of the return (including extensions). If your return is more than 60 days late, the minimum penalty will be \$100 or the amount of any tax you owe, whichever is smaller.

If you pay your taxes late, the penalty is usually ½ of 1% of the unpaid amount for each month or part of a month the tax is not paid. The penalty can be as much as 25% of the unpaid amount. It applies to any unpaid tax on the return. **Are There Other Penalties?** Yes. Other penalties can be imposed for negligence, substantial understatement of tax,

and fraud. We will charge you interest on these penalties from the due date of the return (including extensions). Criminal penalties may be imposed for willful failure to file, tax evasion, or making a false statement. See **Pub. 17** for details.

In addition to any other penalties, the law imposes a penalty of \$500 for filing a frivolous return. A frivolous return is one that does not contain information needed to figure the correct tax or shows a substantially incorrect tax, because you take a frivolous position or desire to delay or interfere with the tax laws. This includes altering or striking out the preprinted language above the space where you sign.

# Disclosure, Privacy Act, and Paperwork Reduction Act Notice

The IRS Restructuring and Reform Act of 1998, the Privacy Act of 1974, and the Paperwork Reduction Act of 1980 require that when we ask you for information we must first tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory under the law.

This notice applies to all papers you file with us, including this tax return. It also applies to any questions we need to ask you so we can complete, correct, or process your return; figure your tax; and collect tax, interest, or penalties.

Our legal right to ask for information is Internal Revenue Code sections 6001, 6011, and 6012(a), which require you to file a return or statement with us for any tax you are liable for. Your response is mandatory under these sections. Code section 6109 requires that you provide your social security number or individual taxpayer identification number on what you file. This is so we know who you are, and can process your return and other papers. You must fill in all parts of the tax form that apply to you. However, you do not have to check the boxes for the Presidential Election Campaign Fund or for the third-party designee. You also do not have to provide your daytime phone number.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

We ask for tax return information to carry out the tax laws of the United States. We need it to figure and collect the right amount of tax.

If you do not file a return, do not give the information asked for, or give false information, you may be charged penalties and be subject to criminal prosecution. We may also have to disallow the exemptions, exclusions, credits, deductions, or adjustments shown on your tax return. This could make the tax higher or delay any refund. Interest may also be charged.

Generally, tax returns and return information are confidential, as stated in Code section 6103. However, Code section 6103 allows or requires the Internal Revenue

Service to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, U.S. commonwealths or possessions, and certain foreign governments to carry out their tax laws. We may disclose your tax information to the Department of Treasury and contractors for tax administration purposes; and to other persons as necessary to obtain information which we cannot get in any other way in order to determine the amount of or to collect the tax you owe. We may disclose your tax information to the Comptroller General of the United States to permit the Comptroller General to review the Internal Revenue Service. We may also disclose your tax information to Committees of Congress; Federal, state, and local child support agencies; and to other Federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans.

Please keep this notice with your records. It may help you if we ask you for other information. If you have any questions about the rules for filing and giving information, please call or visit any Internal Revenue Service office.

**The Time It Takes To Prepare Your Return.** We try to create forms and instructions that can be easily understood. The time needed to complete and file the forms in the chart below will vary depending on individual circumstances.

The estimated average time for certain people with IRA distributions, pension income, social security benefits, etc., is: **Recordkeeping**, 2 hr., 16 min.; **Learning about the law or the form**, 2 hr., 31 min.; **Preparing the form**, 3 hr., 24 min.; **Copying, assembling, and sending the form to the IRS**, 34 min.; **Total**, 8 hr., 45 min.

We Welcome Comments on Forms. If you have comments concerning the accuracy of these time estimates or suggestions for making these forms simpler, we would be happy to hear from you. You can e-mail us your suggestions and comments through the IRS Internet Home Page (www.irs.gov/help/email2.html) or write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. Do not send your return to this address. Instead, see the back cover.

#### **Estimated Preparation Time**

The time needed to complete and file Form 1040A, its schedules, and accompanying worksheets will vary depending on individual circumstances. The estimated average times are:

Form	Recordkeeping	Learning about the law or the form	Preparing the form	Copying, assembling, and sending the form to the IRS	Totals
Form 1040A	1 hr., 10 min.	3 hr., 9 min.	5 hr., 15 min.	34 min.	10 hr., 8 min.
Sch. 1	19 min.	4 min.	13 min.	20 min.	56 min.
Sch. 2	33 min.	10 min.	52 min.	31 min.	2 hr., 6 min.
Sch. 3	13 min.	14 min.	28 min.	34 min.	1 hr., 29 min.
Sch. EIC	0 min.	1 min.	13 min.	20 min.	34 min.

#### Order Blank for Forms and Publications



For faster ways of getting the items you need, such as by computer or fax, see page 7.

#### How To Use the Order Blank

- 1. Cut the order blank on the dotted line and **print or** type your name and address accurately in the space **provided below.** An accurate address will ensure delivery of your order.
- **2.** Circle the items you need. Use the blank spaces to order items not listed. See pages 8 and 9 for the titles of the

forms and publications. If you need more space, attach a separate sheet of paper listing the additional items you need. To help reduce waste, order only the items you need to prepare your return. We will send you two copies of each form and one copy of each publication you order.

**3.** Enclose the order blank in your own envelope and send it to the IRS address shown below that applies to you. Do not use the envelope we sent you in your tax package because this envelope may be used only for filing your income tax return. You should receive your order within 10 days after we receive your request.

**Do not** send your tax return to any of the addresses listed on this page. Instead, see the back cover.



#### Where To Mail Your Order Blank for Free Forms and Publications

IF you live in the	THEN mail to	AT this address
Western United States	Western Area Distribution Center	Rancho Cordova, CA 95743-0001
Central United States	Central Area Distribution Center	P.O. Box 8903 Bloomington, IL 61702-8903
Eastern United States or a foreign country	Eastern Area Distribution Center	P.O. Box 85074 Richmond, VA 23261-5074

# Name Postal mailing address City State ZIP code Foreign country International postal code

Daytime phone number (optional)

( )

The items in bold may be picked up at many IRS offices, post offices, and libraries. You may also download all these items from the Internet at www.irs.gov or place an electronic order for them.

Circle the forms and publications you need. The instructions for any form you order will be included.

Order Blank

Fill in your name and address.

1040	Schedule F (1040)	Schedule 3 (1040A)	2441	8812	Pub. 463	Pub. 527	Pub. 910
Schedules A&B (1040)	Schedule H (1040)	1040EZ	3903	8822	Pub. 501	Pub. 529	Pub. 926
Schedule C (1040)	Schedule J (1040)	1040-ES (2002)	4562	8829	Pub. 502	Pub. 535	Pub. 929
Schedule C-EZ (1040)	Schedule R (1040)	1040-V	4868	8863	Pub. 505	Pub. 550	Pub. 936
Schedule D (1040)	Schedule SE (1040)	1040X	5329	9465	Pub. 508	Pub. 554	Pub. 970
Schedule D-1 (1040)	1040A	2106	8283	Pub. 1	Pub. 521	Pub. 575	Pub. 972
Schedule E (1040)	Schedule 1 (1040A)	2106-EZ	8582	Pub. 17	Pub. 523	Pub. 590	
Schedule EIC (1040A or 1040)	Schedule 2 (1040A)	2210	8606	Pub. 334	Pub. 525	Pub. 596	

# 2001 Tax Table

**Caution.** Dependents, see the worksheet on page 33.

**Example.** Mr. and Mrs. Green are filing a joint return. Their taxable income on line 25 of Form 1040A is \$23,250. First, they find the \$23,250–23,300 income line. Next, they find the column for married filing jointly and read down the column. The amount shown where the income line and filing status column meet is \$3,491. This is the tax amount they should enter on line 26 of Form 1040A.

#### Sample Table

At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold
			Your ta	ax is—	
23,200	23,250	3,484	3,484	3,562	3,484
23,250	23,300	3,491	(3,491)	3,576	3,491
	23,350	3,499	3,499	3,589	3,499
23,350	23,400	3,506	3,506	3,603	3,506

If Forn line 25	n 1040A, , is—		And yo	ou are—		If Form line 25	n 1040A, , is—		And yo	u are—		If Form line 25	1040A, , is—		And yo	u are—	
At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold
			∣ Your ta	ax is—	I				∣ Your ta	ax is—	1			١ ٧	∣ ′our tax	is—	l
(	) 5	0	0	0	0	1,300	1,325	197	197	197	197	2,700	2,725	407	407	407	407
į		2		2	2	1,325	1,350	201	201	201	201	2,725	2,750	411	411	411	411
15 25		3 6	3	3	3	1,350 1,375	1,375 1,400	204 208	204 208	204 208	204 208	2,750 2,775	2,775 2,800	414 418	414 418	414 418	414 418
50		9	9	9	9	1,400	1,425	212		212	212	2,800	2,825	422	422	422	422
75		13	13	13	13	1,425 1,450	1,450 1,475	216 219		216 219	216 219	2,825 2,850	2,850 2,875	426 429	426 429	426 429	426 429
100 125		17 21	17 21	17 21	17 21	1,475	1,500	223		223	223	2,875	2,900	433		433	433
150	175	24	24	24	24	1,500	1,525	227	227	227	227	2,900	2,925	437	437	437	437
175		28		28	28	1,525 1,550	1,550 1,575	231 234	231 234	231 234	231 234	2,925 2,950	2,950 2,975	441 444	441 444	441 444	441 444
200 225	250	32 36		32 36	32 36	1,575	1,600	238	238	238	238	2,975	3,000	448	448	448	448
250 275		39 43	39 43	39 43	39 43	1,600 1,625	1,625 1,650	242 246		242 246	242 246	3,0	000				
300		47	47	47	47	1,650 1,675	1,675 1,700	249 253		249 253	249 253	3,000	3,050	454	454	454	454
325	350	51	51	51	51	1,700	1,725	257	257	257	257	3,050	3,100	461	461	461	461
350 375		54 58	54 58	54 58	54 58	1,725	1,750	261	261	261	261	3,100 3,150	3,150 3,200	469 476	469 476	469 476	469 476
400		62		62	62	1,750 1,775	1,775 1,800	264 268	264 268	264 268	264 268	3,200	3,250	484	484	484	484
425 450		66 69	66 69	66 69	66 69	1,800	1,825	272		272	272	3,250 3,300	3,300 3,350	491 499	491 499	491 499	491 499
475		73		73	73	1,825 1,850	1,850 1,875	276 279		276 279	276 279	3,350	3,400	506	506	506	506
500 525		77 81	77 81	77 81	77 81	1,875	1,900	283		283	283	3,400 3,450	3,450 3,500	514 521	514 521	514 521	514 521
550	575	84	84	84	84	1,900 1,925	1,925 1,950	287 291	287 291	287 291	287 291	3,500	3,550	529	529	529	529
575		88	88	88	88	1,950	1,975	294	294	294	294	3,550	3,600	536	536 544	536 544	536 544
600 625		92 96	92 96	92 96	92 96	1,975	2,000	298	298	298	298	3,600 3,650	3,650 3,700	544 551	551	551	551
650 675	675	99 103	99 103	99 103	99 103	2,0	000					3,700 3,750	3,750 3,800	559 566	559 566	559 566	559 566
700		103	103	103	103	2,000	2,025	302		302	302	3,800	3,850	574	574	574	574
725	750	111	111	111	111	2,025 2,050	2,050 2,075	306 309		306 309	306 309	3,850 3,900	3,900 3,950	581 589	581 589	581 589	581 589
750 775		114 118	114 118	114 118	114 118	2,075	2,100	313		313	313	3,950	4,000	596	596	596	596
800		122	122	122	122	2,100 2,125	2,125 2,150	317 321	317 321	317 321	317 321	4,0	000				
825 850		126 129	126 129	126 129	126 129	2,150	2,175	324	324	324	324	4,000	4,050	604	604	604	604
875	900	133	133	133	133	2,175 2,200	2,200 2,225	328 332		328 332	328 332	4,050	4,100	611	611	611	611
900 925		137 141	137 141	137 141	137 141	2,225	2,250	336	336	336	336	4,100 4,150	4,150 4,200	619 626	619 626	619 626	619 626
950	975	144	144	144	144	2,250 2,275	2,275 2,300	339 343		339 343	339 343	4,200	4,250	634	634	634	634
975	1,000	148	148	148	148	2,300	2,325	347	347	347	347	4,250 4,300	4,300 4,350	641 649	641 649	641 649	641 649
1,0	000					2,325 2,350	2,350 2,375	351 354	351 354	351 354	351 354	4,350	4,400	656	656	656	656
		450	450	450	450	2,375	2,400	358		358	358	4,400	4,450 4,500	664	664 671	664 671	664
1,000 1,025	1,025 1,050	152 156		152 156	152 156	2,400 2,425	2,425 2,450	362 366		362 366	362 366	4,450 4,500	4,550	671 679	679	679	671 679
1,025 1,050 1,075	1,075	159 163	159	159	159	2,450	2,475	369	369	369	369	4,550	4,600	686		686	686
1,100		167	163 167	163 167	163 167	2,475	2,500	373		373	373	4,600 4,650	4,650 4,700	694 701	694 701	694 701	694 701
1,125	1,150	171	171	171	171	2,500 2,525	2,525 2,550	377 381	377 381	377 381	377 381	4,700 4,750	4,750 4,800	709 716		709 716	709 716
1,150 1,175	1,175 1,200	174 178	174 178	174 178	174 178	2,550 2,575	2,575 2,600	384 388	384	384 388	384 388	4,800	4,850	710	710	710	710
1,200	1,225	182		182	182	2,600	2,625	392		392	392	4,850	4,900	731	731	731	731
1,225	1,250	186	186	186	186	2,625	2,650	396	396	396	396	4,900 4,950	4,950 5,000	739 746	739 746	739 746	739 746
1,250 1,275	1,275 1,300	189 193		189 193	189 193	2,650 2,675	2,675 2,700	399 403		399 403	399 403				(Cor	tinued o	n page 56)
						<b>I</b>		1							(00)	иниси О	n puge 30)

<sup>\*</sup> This column must also be used by a qualifying widow(er).

				C	autio	n. Depe	endents	s, see	the wo	rkshee	et on p	age 33	3. 20	01 Tax	Table	Con	tinued
If Form line 25, i			And yo	ou are—		If Form line 25	1040A, , is—		And yo	ou are—		If Forn line 25	n 1040A, , is—		And yo	ou are—	
At least	But less than	Single	Married filing jointly	Married filing sepa- rately ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly *  Your t	Married filing sepa-rately ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly * Your	Married filing sepa- rately tax is—	Head of a house- hold
5,0	00					8,0	00					11,	000				
5,000 5,050 5,100 5,150 5,200	5,050 5,100 5,150 5,200 5,250	754 761 769 776 784	754 761 769 776 784	754 761 769 776 784	754 761 769 776 784	8,000 8,050 8,100 8,150 8,200	8,050 8,100 8,150 8,200 8,250	1,204 1,211 1,219 1,226 1,234	1,204 1,211 1,219 1,226 1,234	1,204 1,211 1,219 1,226 1,234	1,204 1,211 1,219 1,226 1,234	11,050 11,100 11,150 11,200	11,050 11,100 11,150 11,200 11,250	1,654 1,661 1,669 1,676 1,684	1,654 1,661 1,669 1,676 1,684	1,654 1,661 1,669 1,676 1,684	1,654 1,661 1,669 1,676 1,684
5,250 5,300 5,350 5,400 5,450 5,500	5,300 5,350 5,400 5,450 5,500 5,550	791 799 806 814 821 829	791 799 806 814 821 829	791 799 806 814 821 829	791 799 806 814 821 829	8,250 8,300 8,350 8,400 8,450 8,500	8,300 8,350 8,400 8,450 8,500 8,550	1,241 1,249 1,256 1,264 1,271 1,279	1,241 1,249 1,256 1,264 1,271 1,279	1,241 1,249 1,256 1,264 1,271 1,279	1,241 1,249 1,256 1,264 1,271 1,279	11,250 11,300 11,350 11,400 11,450 11,500	11,300 11,350 11,400 11,450 11,500 11,550	1,691 1,699 1,706 1,714 1,721 1,729	1,691 1,699 1,706 1,714 1,721 1,729	1,691 1,699 1,706 1,714 1,721 1,729	1,691 1,699 1,706 1,714 1,721 1,729
5,550 5,600 5,650 5,700 5,750 5,800	5,600 5,650 5,700 5,750 5,800 5,850	836 844 851 859 866 874	836 844 851 859 866 874	836 844 851 859 866 874	836 844 851 859 866 874	8,550 8,600 8,650 8,700 8,750 8,800	8,600 8,650 8,700 8,750 8,800 8,850	1,286 1,294 1,301 1,309 1,316 1,324	1,286 1,294 1,301 1,309 1,316 1,324	1,286 1,294 1,301 1,309 1,316 1,324	1,286 1,294 1,301 1,309 1,316 1,324	11,550 11,600 11,650 11,700 11,750 11,800	11,600 11,650 11,700 11,750 11,800 11,850	1,736 1,744 1,751 1,759 1,766 1,774	1,736 1,744 1,751 1,759 1,766 1,774	1,736 1,744 1,751 1,759 1,766 1,774	1,736 1,744 1,751 1,759 1,766 1,774
5,850 5,900 5,950	5,900 5,950 6,000	881 889 896	881 889 896	881 889 896	881 889 896	8,850 8,900 8,950	8,900 8,950 9,000	1,331 1,339 1,346	1,331 1,339 1,346	1,331 1,339 1,346	1,331 1,339 1,346	11,850 11,900 11,950	11,900 11,950 12,000	1,781 1,789 1,796	1,781 1,789 1,796	1,781 1,789 1,796	1,781 1,789 1,796
6,0	00					9,0	00	1				12,	000				
6,000 6,050 6,100 6,150 6,200 6,250	6,050 6,100 6,150 6,200 6,250	904 911 919 926 934	904 911 919 926 934	904 911 919 926 934	904 911 919 926 934	9,000 9,050 9,100 9,150 9,200	9,050 9,100 9,150 9,200 9,250	1,354 1,361 1,369 1,376 1,384	1,354 1,361 1,369 1,376 1,384	1,354 1,361 1,369 1,376 1,384	1,354 1,361 1,369 1,376 1,384	12,050 12,100 12,150 12,200	12,050 12,100 12,150 12,200 12,250	1,804 1,811 1,819 1,826 1,834	1,804 1,811 1,819 1,826 1,834	1,804 1,811 1,819 1,826 1,834	1,804 1,811 1,819 1,826 1,834
6,300 6,350	6,300 6,350 6,400	941 949 956	941 949 956	941 949 956	941 949 956	9,250 9,300 9,350	9,300 9,350 9,400	1,391 1,399 1,406	1,391 1,399 1,406	1,391 1,399 1,406	1,391 1,399 1,406	12,250 12,300 12,350	12,300 12,350 12,400	1,841 1,849 1,856	1,841 1,849 1,856	1,841 1,849 1,856	1,841 1,849 1,856
6,400 6,450 6,500 6,550	6,450 6,500 6,550 6,600	964 971 979 986	964 971 979 986	964 971 979 986	964 971 979 986	9,400 9,450 9,500 9,550	9,450 9,500 9,550 9,600	1,414 1,421 1,429 1,436	1,414 1,421 1,429 1,436	1,414 1,421 1,429 1,436	1,414 1,421 1,429 1,436	12,400 12,450 12,500 12,550	12,450 12,500 12,550 12,600	1,864 1,871 1,879 1,886	1,864 1,871 1,879 1,886	1,864 1,871 1,879 1,886	1,864 1,871 1,879 1,886
6,600 6,650 6,700 6,750	6,650 6,700 6,750 6,800	994 1,001 1,009 1,016	994 1,001 1,009 1,016	994 1,001 1,009 1,016	994 1,001 1,009 1,016	9,600 9,650 9,700 9,750	9,650 9,700 9,750 9,800	1,444 1,451 1,459 1,466	1,444 1,451 1,459 1,466	1,444 1,451 1,459 1,466	1,444 1,451 1,459 1,466	12,650 12,700 12,750	12,650 12,700 12,750 12,800	1,894 1,901 1,909 1,916 1,924	1,894 1,901 1,909 1,916	1,894 1,901 1,909 1,916	1,894 1,901 1,909 1,916
6,800 6,850 6,900 6,950	6,850 6,900 6,950 7,000	1,024 1,031 1,039 1,046	1,024 1,031 1,039 1,046	1,024 1,031 1,039 1,046	1,024 1,031 1,039 1,046	9,800 9,850 9,900 9,950	9,850 9,900 9,950 10,000	1,474 1,481 1,489 1,496	1,474 1,481 1,489 1,496	1,474 1,481 1,489 1,496	1,474 1,481 1,489 1,496	12,800 12,850 12,900 12,950	12,850 12,900 12,950 13,000	1,924 1,931 1,939 1,946	1,924 1,931 1,939 1,946	1,924 1,931 1,939 1,946	1,924 1,931 1,939 1,946
7,0	00					10,	000					13,	000	1			
7,000 7,050 7,100 7,150	7,050 7,100 7,150 7,200	1,054 1,061 1,069 1,076	1,054 1,061 1,069 1,076	1,054 1,061 1,069 1,076	1,054 1,061 1,069 1,076	10,050 10,100 10,150	10,050 10,100 10,150 10,200	1,504 1,511 1,519 1,526	1,504 1,511 1,519 1,526	1,504 1,511 1,519 1,526	1,504 1,511 1,519 1,526	13,050 13,100 13,150		1,954 1,961 1,969 1,976	1,954 1,961 1,969 1,976	1,954 1,961 1,969 1,976	1,954 1,961 1,969 1,976
7,200 7,250 7,300 7,350	7,250 7,300 7,350 7,400 7,450	1,084 1,091 1,099 1,106	1,084 1,091 1,099 1,106	1,084 1,091 1,099 1,106 1,114	1,084 1,091 1,099 1,106	10,200 10,250 10,300 10,350 10,400	10,250 10,300 10,350 10,400 10,450	1,534 1,541 1,549 1,556 1,564	1,534 1,541 1,549 1,556 1,564	1,534 1,541 1,549 1,556 1,564	1,534 1,541 1,549 1,556 1,564	13,200 13,250 13,300 13,350 13,400	13,250 13,300 13,350 13,400 13,450	1,984 1,991 1,999 2,006 2,014	1,984 1,991 1,999 2,006 2,014	1,984 1,991 1,999 2,006 2,014	1,984 1,991 1,999 2,006
7,400 7,450 7,500 7,550 7,600	7,450 7,500 7,550 7,600 7,650	1,114 1,121 1,129 1,136 1,144	1,114 1,121 1,129 1,136 1,144	1,114 1,121 1,129 1,136 1,144	1,114 1,121 1,129 1,136 1,144		10,500 10,550 10,600	1,564 1,571 1,579 1,586 1,594	1,564 1,571 1,579 1,586 1,594	1,564 1,571 1,579 1,586 1,594	1,564 1,571 1,579 1,586 1,594	13,400 13,450 13,500 13,550 13,600	13,450 13,500 13,550 13,600 13,650	2,014 2,021 2,029 2,036 2,044	2,014 2,021 2,029 2,036 2,044	2,014 2,021 2,029 2,036 2,044	2,014 2,021 2,029 2,036 2,044
7,650 7,700 7,750	7,700 7,750 7,800	1,151 1,159 1,166	1,151 1,159 1,166	1,151 1,159 1,166	1,151 1,159 1,166	10,650 10,700 10,750	10,700 10,750 10,800	1,601 1,609 1,616	1,601 1,609 1,616	1,601 1,609 1,616	1,601 1,609 1,616	13,650 13,700 13,750	13,700 13,750 13,800	2,051 2,059 2,066	2,051 2,059 2,066	2,051 2,059 2,066	2,044 2,051 2,059 2,066
7,800 7,850 7,900 7,950	7,850 7,900 7,950 8,000	1,174 1,181 1,189 1,196	1,174 1,181 1,189 1,196	1,174 1,181 1,189 1,196	1,174 1,181 1,189 1,196	10,800 10,850 10,900 10,950	10,850 10,900 10,950 11,000	1,624 1,631 1,639 1,646	1,624 1,631 1,639 1,646	1,624 1,631 1,639 1,646	1,624 1,631 1,639 1,646	13,800 13,850 13,900 13,950	13,850 13,900 13,950 14,000	2,074 2,081 2,089 2,096	2,074 2,081 2,089 2,096	2,074 2,081 2,089 2,096	2,074 2,081 2,089 2,096
* This co	olumn m	ust also	be used	by a qu	ualifying	widow(e	r).								(Conti	nued on j	page 57)

2001 Ta	2001 Tax Table—Continued Caution. Dependents, see the worksheet on page 33.																
If Form 1 line 25, is			And yo	ou are—		If Form line 25,	1040A, is—		And yo	ou are—		If Form line 25	n 1040A, , is—		And yo	u are—	
At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold
14,0	200		Your to	ax is—		17	000		Your to	ax is—		20	000		Your	tax is—	
14,000		2,104	2,104	2,104	2,104			2,554	2,554	2,554	2,554	·		3,004	3,004	3,004	3,004
14,050 14,100	14,100 14,150 14,200	2,111 2,119 2,126	2,111 2,119 2,126	2,111 2,119 2,126	2,111 2,119 2,126	17,000 17,050 17,100 17,150	17,100 17,150 17,200	2,564 2,561 2,569 2,576	2,561 2,569 2,576	2,561 2,569 2,576	2,561 2,569 2,576	20,000 20,050 20,100 20,150	20,050 20,100 20,150 20,200	3,011 3,019 3,026	3,011 3,019 3,026	3,011 3,019 3,026	3,011 3,019 3,026
14,250 14,300	14,250 14,300 14,350 14,400	2,134 2,141 2,149 2,156	2,134 2,141 2,149 2,156	2,134 2,141 2,149 2,156	2,134 2,141 2,149 2,156	17,200 17,250 17,300 17,350	17,250 17,300 17,350 17,400	2,584 2,591 2,599 2,606	2,584 2,591 2,599 2,606	2,584 2,591 2,599 2,606	2,584 2,591 2,599 2,606	20,200 20,250 20,300 20,350	20,250 20,300 20,350 20,400	3,034 3,041 3,049 3,056	3,034 3,041 3,049 3,056	3,034 3,041 3,049 3,056	3,034 3,041 3,049 3,056
14,400 14,450 14,500	14,450 14,500 14,550	2,164 2,171 2,179	2,164 2,171 2,179	2,164 2,171 2,179	2,164 2,171 2,179	17,400 17,450 17,500	17,450 17,500 17,550	2,614 2,621 2,629	2,614 2,621 2,629	2,614 2,621 2,629	2,614 2,621 2,629	20,400 20,450 20,500	20,450 20,500 20,550	3,064 3,071 3,079	3,064 3,071 3,079	3,064 3,071 3,079	3,064 3,071 3,079
14,600 14,650	14,600 14,650 14,700 14,750	2,186 2,194 2,201 2,209	2,186 2,194 2,201 2,209	2,186 2,194 2,201 2,209	2,186 2,194 2,201 2,209	17,550 17,600 17,650 17,700	17,600 17,650 17,700 17,750	2,636 2,644 2,651 2,659	2,636 2,644 2,651 2,659	2,636 2,644 2,651 2,659	2,636 2,644 2,651 2,659	20,550 20,600 20,650 20,700	20,600 20,650 20,700 20,750	3,086 3,094 3,101 3,109	3,086 3,094 3,101 3,109	3,086 3,094 3,101 3,109	3,086 3,094 3,101 3,109
14,750 14,800 14,850	14,800 14,850 14,900	2,216 2,224 2,231	2,216 2,224 2,231	2,216 2,224 2,231	2,216 2,224 2,231	17,750 17,800 17,850	17,800 17,850 17,900	2,666 2,674 2,681	2,666 2,674 2,681	2,666 2,674 2,681	2,666 2,674 2,681	20,750 20,800 20,850	20,800 20,850 20,900	3,116 3,124 3,131	3,116 3,124 3,131	3,116 3,124 3,131	3,116 3,124 3,131
14,900 14,950	14,950 15,000	2,239 2,246	2,239 2,246	2,239 2,246	2,239 2,246	17,900 17,950	17,950 18,000	2,689 2,696	2,689 2,696	2,689 2,696	2,689 2,696	20,900 20,950	20,950 21,000	3,139 3,146	3,139 3,146	3,139 3,146	3,139 3,146
15,0	000					18,	000					21,	000				
15,100	15,050 15,100 15,150 15,200	2,254 2,261 2,269 2,276	2,254 2,261 2,269 2,276	2,254 2,261 2,269 2,276	2,254 2,261 2,269 2,276	18,000 18,050 18,100 18,150	18,050 18,100 18,150 18,200	2,704 2,711 2,719 2,726	2,704 2,711 2,719 2,726	2,704 2,711 2,719 2,726	2,704 2,711 2,719 2,726	21,000 21,050 21,100 21,150	21,050 21,100 21,150 21,200	3,154 3,161 3,169 3,176	3,154 3,161 3,169 3,176	3,154 3,161 3,169 3,176	3,154 3,161 3,169 3,176
15,200 15,250 15,300	15,250 15,300 15,350 15,400	2,284 2,291 2,299 2,306	2,284 2,291 2,299 2,306	2,284 2,291 2,299 2,306	2,284 2,291 2,299 2,306	18,200 18,250 18,300 18,350	18,250 18,300 18,350 18,400	2,734 2,741 2,749 2,756	2,734 2,741 2,749 2,756	2,734 2,741 2,749 2,756	2,734 2,741 2,749 2,756	21,200 21,250 21,300 21,350	21,250 21,300 21,350 21,400	3,184 3,191 3,199 3,206	3,184 3,191 3,199 3,206	3,184 3,191 3,199 3,206	3,184 3,191 3,199 3,206
15,400 15,450 15,500	15,450 15,500 15,550 15,600	2,314 2,321 2,329 2,336	2,314 2,321 2,329 2,336	2,314 2,321 2,329 2,336	2,314 2,321 2,329 2,336	18,400 18,450 18,500 18,550	18,450 18,500 18,550 18,600	2,764 2,771 2,779 2,786	2,764 2,771 2,779 2,786	2,764 2,771 2,779 2,786	2,764 2,771 2,779 2,786	21,400 21,450 21,500 21,550	21,450 21,500 21,550 21,600	3,214 3,221 3,229 3,236	3,214 3,221 3,229 3,236	3,214 3,221 3,229 3,236	3,214 3,221 3,229 3,236
15,600 15,650 15,700	15,650 15,700 15,750	2,344 2,351 2,359	2,344 2,351 2,359	2,344 2,351 2,359	2,344 2,351 2,359	18,600 18,650 18,700	18,650 18,700 18,750	2,794 2,801 2,809	2,794 2,801 2,809	2,794 2,801 2,809	2,794 2,801 2,809	21,600 21,650 21,700	21,650 21,700 21,750	3,244 3,251 3,259	3,244 3,251 3,259	3,244 3,251 3,259	3,244 3,251 3,259
		2,366 2,374 2,381 2,389	2,366 2,374 2,381 2,389	2,366 2,374 2,381 2,389	2,366 2,374 2,381 2,389	18,800 18,850	18,800 18,850 18,900 18,950	2,816 2,824 2,831 2,839	2,816 2,824 2,831 2,839	2,816 2,824 2,831 2,839	2,816 2,824 2,831 2,839	21,850	21,800 21,850 21,900 21,950	3,266 3,274 3,281 3,289	3,266 3,274 3,281 3,289	3,266 3,274 3,281 3,289	3,266 3,274 3,281 3,289
15,950	16,000	2,396	2,396	2,396	2,396	18,950	19,000	2,846	2,846	2,846	2,846	21,950	22,000	3,296	3,296	3,296	3,296
16,0	000					19,	000					22,	000				
16,100	16,050 16,100 16,150 16,200	2,404 2,411 2,419 2,426	2,404 2,411 2,419 2,426	2,404 2,411 2,419 2,426	2,404 2,411 2,419 2,426	19,050 19,100	19,050 19,100 19,150 19,200	2,854 2,861 2,869 2,876	2,854 2,861 2,869 2,876	2,854 2,861 2,869 2,876	2,854 2,861 2,869 2,876	22,000 22,050 22,100 22,150	22,050 22,100 22,150 22,200	3,304 3,311 3,319 3,326	3,304 3,311 3,319 3,326	3,304 3,311 3,319 3,326	3,304 3,311 3,319 3,326
16,250 16,300	16,250 16,300 16,350 16,400	2,434 2,441 2,449 2,456	2,434 2,441 2,449 2,456	2,434 2,441 2,449 2,456	2,434 2,441 2,449 2,456	19,200 19,250 19,300 19,350	19,250 19,300 19,350 19,400	2,884 2,891 2,899 2,906	2,884 2,891 2,899 2,906	2,884 2,891 2,899 2,906	2,884 2,891 2,899 2,906	22,200 22,250 22,300 22,350	22,250 22,300 22,350 22,400	3,334 3,341 3,349 3,356	3,334 3,341 3,349 3,356	3,334 3,341 3,349 3,356	3,334 3,341 3,349 3,356
16,400 16,450 16,500	16,450 16,500 16,550	2,464 2,471 2,479	2,464 2,471 2,479	2,464 2,471 2,479	2,464 2,471 2,479	19,400 19,450 19,500	19,450 19,500 19,550	2,914 2,921 2,929	2,914 2,921 2,929 2,936	2,914 2,921 2,929 2,936	2,914 2,921 2,929	22,400 22,450 22,500 22,550	22,450 22,500 22,550 22,600	3,364 3,371 3,379 3,386	3,364 3,371 3,379 3,386	3,364 3,371 3,379 3,386	3,364 3,371 3,379 3,386
16,600 16,650 16,700	16,600 16,650 16,700 16,750	2,486 2,494 2,501 2,509	2,486 2,494 2,501 2,509	2,486 2,494 2,501 2,509	2,486 2,494 2,501 2,509	19,550 19,600 19,650 19,700	19,600 19,650 19,700 19,750	2,936 2,944 2,951 2,959	2,944 2,951 2,959	2,944 2,951 2,959	2,936 2,944 2,951 2,959	22,600 22,650 22,700	22,650 22,700 22,750	3,394 3,401 3,409	3,394 3,401 3,409	3,397 3,411 3,424	3,394 3,401 3,409
16,800 16,850	16,800 16,850 16,900 16,950	2,516 2,524 2,531 2,539 2,546	2,516 2,524 2,531 2,539 2,546	2,516 2,524 2,531 2,539 2,546	2,516 2,524 2,531 2,539 2,546	19,750 19,800 19,850 19,900 19,950	19,800 19,850 19,900 19,950	2,966 2,974 2,981 2,989 2,996	2,966 2,974 2,981 2,989 2,996	2,966 2,974 2,981 2,989 2,996	2,966 2,974 2,981 2,989 2,996	22,750 22,800 22,850 22,900 22,950		3,416 3,424 3,431 3,439 3,446	3,416 3,424 3,431 3,439 3,446	3,438 3,452 3,466 3,479 3,493	3,416 3,424 3,431 3,439 3,446
* This col						L		2,770	2,770	2,770	2,770		20,000	5,440		ued on p	

				5 0 0 0	maonic	, 500	tile vvo	1100	t on p	age 33	. 200	<u> </u>	Table	<u>—Соп</u>	<u>liiiueu</u>
	And yo	ou are—					And you are—					And you are—			
Single	Married filing jointly *	Married filing sepa-rately ax is—	Head of a house- hold	At least	But less than	Single	Married filing jointly	filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly *	Married filing sepa- rately tax is—	Head of a house- hold
23,000				26,000			29,000								
3,454 3,461 3,469 3,476 3,484 3,491 3,506 3,514 3,521 3,529 3,536 3,544 3,551 3,559 3,566	3,454 3,461 3,469 3,476 3,484 3,499 3,506 3,514 3,521 3,529 3,536 3,541 3,551 3,559 3,566 3,574	3,507 3,521 3,534 3,548 3,562 3,578 3,603 3,617 3,631 3,644 3,658 3,672 3,686 3,699 3,713 3,727	3,454 3,461 3,469 3,476 3,484 3,499 3,506 3,514 3,529 3,536 3,541 3,559 3,566 3,574	26,050 26,100 26,150 26,250 26,250 26,350 26,450 26,450 26,550 26,650 26,650 26,700 26,750 26,800	26,100 26,150 26,250 26,350 26,350 26,400 26,450 26,550 26,600 26,600 26,750 26,750 26,800 26,850	3,904 3,911 3,919 3,926 3,934 3,941 3,956 3,964 3,971 3,979 4,009 4,016 4,024	3,904 3,911 3,919 3,926 3,934 3,949 3,956 3,971 3,979 3,986 4,001 4,009 4,016 4,024	4,332 4,346 4,359 4,373 4,387 4,411 4,414 4,428 4,442 4,456 4,469 4,483 4,497 4,511 4,524 4,538 4,552	3,904 3,911 3,919 3,926 3,934 3,941 3,956 3,964 3,971 3,979 3,986 4,001 4,009 4,016 4,024	29,100 29,150 29,250 29,350 29,350 29,450 29,450 29,550 29,600 29,650 29,750 29,750 29,750	29,150 29,200 29,250 29,350 29,400 29,450 29,550 29,600 29,650 29,750 29,750 29,750 29,750 29,800 29,850	4,601 4,614 4,628 4,642 4,656 4,669 4,683 4,711 4,724 4,738 4,752 4,769 4,779 4,807 4,821	4,354 4,361 4,369 4,376 4,384 4,399 4,406 4,414 4,421 4,429 4,436 4,444 4,459 4,466 4,474	5,157 5,171 5,184 5,198 5,212 5,226 5,239 5,253 5,267 5,281 5,294 5,308 5,308 5,325 5,349 5,363 5,363	4,354 4,361 4,369 4,376 4,384 4,391 4,406 4,414 4,421 4,429 4,436 4,444 4,451 4,459 4,466 4,474
3,589	3,589	3,754	3,589	26,900	26,950	4,039	4,039	4,579	4,039	29,900	29,950	4,848	4,489	5,404	4,481 4,489 4,496
23,950 24,000 3,596 3,596 3,768 3,596 24,000					27,000				30,000						
3,604 3,611 3,619 3,626 3,634 3,641 3,649 3,656 3,664 3,679 3,686 3,701 3,709 3,716 3,724 3,731 3,739 3,746	3,604 3,611 3,619 3,626 3,634 3,641 3,656 3,656 3,677 3,686 3,679 3,701 3,701 3,703 3,716 3,724 3,731 3,739 3,746	3,782 3,796 3,809 3,823 3,837 3,851 3,864 3,878 3,906 3,919 3,933 3,947 3,961 3,974 4,016 4,029 4,043	3,604 3,611 3,619 3,626 3,634 3,641 3,649 3,656 3,664 3,671 3,701 3,701 3,701 3,716 3,731 3,731 3,739 3,746	27,050 27,100 27,150 27,250 27,250 27,350 27,450 27,550 27,550 27,600 27,650 27,750 27,800 27,850 27,850 27,850 27,850	27,100 27,250 27,250 27,350 27,350 27,400 27,450 27,500 27,600 27,600 27,750 27,800 27,800 27,800 27,950 27,950	4,054 4,064 4,078 4,092 4,106 4,119 4,133 4,147 4,161 4,174 4,188 4,202 4,216 4,229 4,243 4,257 4,271 4,284 4,298 4,312	4,054 4,061 4,069 4,076 4,084 4,091 4,099 4,104 4,121 4,129 4,136 4,144 4,151 4,159 4,166 4,174 4,181 4,189 4,196	4,607 4,621 4,634 4,648 4,662 4,676 4,689 4,703 4,717 4,731 4,744 4,758 4,772 4,786 4,793 4,813 4,854 4,854 4,868	4,054 4,061 4,069 4,076 4,084 4,091 4,099 4,106 4,114 4,121 4,124 4,136 4,144 4,151 4,156 4,174 4,181 4,189 4,196	30,750 30,800 30,850 30,900	30,800 30,850 30,900 30,950	4,876 4,889 4,903 4,917 4,931 4,944 4,958 4,972 4,986 4,999 5,013 5,027 5,041 5,054 5,068 5,082 5,092 5,123 5,137	4,504 4,511 4,519 4,526 4,534 4,541 4,549 4,556 4,564 4,579 4,586 4,594 4,601 4,609 4,616 4,624 4,631 4,639 4,646	5,432 5,446 5,459 5,473 5,487 5,501 5,514 5,528 5,556 5,569 5,583 5,597 5,611 5,624 5,624 5,652 5,665 5,665 5,667 5,693	4,504 4,511 4,519 4,526 4,534 4,541 4,549 4,556 4,564 4,571 4,579 4,601 4,609 4,616 4,624 4,631 4,639 4,646
				28,	000					31,	000				
	3,754 3,761 3,769 3,776 3,784 3,791 3,799 3,806 3,814 3,821 3,829 3,836 3,851 3,859 3,866 3,874 3,881 3,889 3,896	4,057 4,071 4,084 4,098 4,112 4,126 4,139 4,153 4,167 4,181 4,194 4,208 4,222 4,236 4,249 4,263 4,277 4,263 4,277 4,304 4,318	3,754 3,761 3,769 3,776 3,784 3,791 3,806 3,814 3,821 3,829 3,836 3,851 3,859 3,866 3,881 3,881 3,889 3,896	28,050 28,100 28,150 28,250 28,250 28,350 28,450 28,550 28,550 28,550 28,650 28,750 28,750 28,850 28,750 28,850 28,950	28,100 28,150 28,250 28,300 28,350 28,400 28,550 28,500 28,550 28,700 28,750 28,750 28,800 28,950 28,950 28,950	4,326 4,339 4,367 4,381 4,394 4,408 4,422 4,436 4,449 4,463 4,477 4,518 4,532 4,546 4,559 4,573 4,587	4,204 4,211 4,219 4,226 4,234 4,241 4,249 4,256 4,264 4,271 4,279 4,301 4,309 4,316 4,324 4,331 4,339 4,346	4,882 4,996 4,909 4,923 4,937 4,951 4,964 4,978 4,992 5,006 5,019 5,033 5,047 5,061 5,074 5,074 5,088 5,116 5,1129 5,143	4,204 4,211 4,219 4,226 4,234 4,241 4,249 4,256 4,271 4,279 4,301 4,301 4,301 4,331 4,339 4,346	31,050 31,150 31,250 31,250 31,300 31,350 31,450 31,550 31,600 31,650 31,750 31,850 31,850 31,900	31,100 31,150 31,250 31,300 31,350 31,400 31,450 31,500 31,500 31,750 31,750 31,750 31,800 31,800 31,800 31,950	5,151 5,164 5,178 5,192 5,206 5,219 5,233 5,247 5,274 5,274 5,316 5,329 5,343 5,357 5,357 5,384 5,398 5,412	4,654 4,661 4,669 4,676 4,684 4,699 4,706 4,714 4,721 4,729 4,736 4,744 4,751 4,759 4,766 4,774 4,781 4,789 4,796	5,707 5,721 5,734 5,748 5,762 5,776 5,803 5,817 5,844 5,858 5,872 5,886 5,899 5,913 5,913 5,914 5,954 5,968	4,654 4,661 4,669 4,676 4,684 4,691 4,709 4,706 4,714 4,721 4,729 4,736 4,744 4,751 4,751 4,758 4,766 4,774 4,781 4,789 4,796
	3,454 3,461 3,469 3,476 3,484 3,491 3,506 3,514 3,521 3,529 3,536 3,544 3,551 3,596 3,566 3,574 3,581 3,596 3,611 3,619 3,626 3,634 3,641 3,641 3,656 3,671 3,679 3,686 3,671 3,709 3,716 3,724 3,731 3,731 3,746	Single   Married filing jointly	Single   Married   filing   separately   Your tax is—	filing   filing   separately   rately   Your tax is—    3,454	Single	Single   Married filling jointly   Vour tax is	Single   Married filling   Jointly   Your tax is   Least   L	Single	Single   Married   Married   Filing   Sepanariately   Married   Married	Single     Married     Married     Head     Married     Married	Single   Married   Marri	Single	Single   Married   Marri	Single   Married   Marri	Simple   Married   Marri

2001 T	2001 Tax Table—Continued Caution. Dependents, see the worksheet on page 33.										t on p	age 33					
If Form line 25,			And yo	ou are—		If Form line 25,	1040A, is—	And you are—			If Forn line 25	n 1040A, , is—	And you are—				
At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	filing sepa- rately	Head of a house- hold	At least	But less than	Single	Married filing jointly	Married filing sepa- rately	Head of a house- hold
32,000 Your tax is—			35.	000		Your t	ax 15—		38.	000		Toul	tax is—				
32,000 32,050 32,100 32,150 32,250 32,250 32,350 32,450 32,550 32,550	32,050 32,100 32,150 32,200 32,250 32,350 32,450 32,450 32,550 32,550 32,600	5,426 5,439 5,453 5,467 5,481 5,502 5,502 5,536 5,549 5,563 5,563 5,577	4,804 4,811 4,819 4,826 4,834 4,841 4,856 4,864 4,871 4,879 4,886	5,982 5,996 6,009 6,023 6,037 6,051 6,064 6,078 6,092 6,106 6,119 6,133	4,804 4,811 4,819 4,826 4,834 4,841 4,849 4,856 4,864 4,871 4,879 4,886	35,000 35,050 35,100 35,150 35,250 35,250 35,350 35,350 35,400 35,450 35,550 35,550	35,050 35,100 35,150 35,200 35,250 35,350 35,350 35,450 35,450 35,550 35,550 35,600	6,251 6,264 6,278 6,292 6,306 6,319 6,333 6,347 6,361 6,388 6,402	5,254 5,261 5,269 5,276 5,284 5,291 5,299 5,306 5,314 5,321 5,329 5,336	6,807 6,821 6,834 6,848 6,862 6,876 6,889 6,903 6,917 6,931 6,944 6,958	5,254 5,261 5,269 5,276 5,284 5,291 5,299 5,306 5,314 5,321 5,329 5,336	38,000 38,050 38,100 38,150 38,250 38,250 38,350 38,400 38,450 38,450 38,550 38,550	38,050 38,100 38,150 38,200 38,250 38,350 38,450 38,450 38,550 38,550 38,600	7,076 7,089 7,103 7,117 7,131 7,144 7,158 7,172 7,186 7,199 7,213 7,227	5,704 5,711 5,719 5,726 5,734 5,741 5,749 5,756 5,764 5,771 5,779 5,786	7,632 7,646 7,659 7,673 7,687 7,701 7,714 7,728 7,742 7,756 7,769 7,783	5,926 5,939 5,953 5,967 5,981 5,994 6,008 6,022 6,036 6,049 6,063 6,077
32,600 32,650 32,700 32,750 32,800 32,850 32,900 32,950	32,650 32,700 32,750 32,800 32,850 32,900 32,950 33,000 <b>000</b>	5,577 5,591 5,604 5,618 5,632 5,646 5,659 5,673 5,687	4,894 4,901 4,909 4,916 4,924 4,931 4,939 4,946	6,147 6,161 6,174 6,188 6,202 6,216 6,229 6,243	4,894 4,901 4,909 4,916 4,924 4,931 4,939 4,946	35,600 35,650 35,700 35,750 35,800 35,850 35,900 35,950	35,650 35,700 35,750 35,800 35,850 35,900 35,950	6,416 6,429 6,443 6,457 6,471 6,484 6,498 6,512	5,336 5,344 5,351 5,359 5,366 5,374 5,381 5,389 5,396	6,972 6,986 6,999 7,013 7,027 7,041 7,054 7,068	5,336 5,344 5,351 5,359 5,366 5,374 5,381 5,389 5,396	38,600 38,650 38,700 38,750 38,800 38,850 38,900 38,950	38,650 38,700 38,750 38,850 38,850 38,950 39,000 <b>000</b>	7,227 7,241 7,254 7,268 7,282 7,296 7,309 7,323 7,337	5,794 5,801 5,809 5,816 5,824 5,831 5,839 5,846	7,797 7,811 7,824 7,838 7,852 7,866 7,879 7,893	6,091 6,104 6,118 6,132 6,146 6,159 6,173 6,187
-		E 701	4 OE 4	4 257	4 OE 4			4 5 2 4	E 404	7.002	E 404			7 251	E 0E1	7 007	4 201
33,750 33,800 33,850 33,900 33,950	33,100 33,150 33,250 33,350 33,350 33,450 33,550 33,550 33,650 33,750 33,750 33,750 33,950 33,950 33,950 34,000	5,701 5,714 5,728 5,742 5,756 5,769 5,783 5,797 5,811 5,824 5,838 5,852 5,866 5,879 5,893 5,907 5,934 5,948 5,962	4,954 4,961 4,976 4,976 4,984 4,991 4,999 5,006 5,014 5,021 5,036 5,036 5,051 5,059 5,066 5,074 5,081 5,089 5,096	6,257 6,271 6,284 6,298 6,312 6,326 6,353 6,367 6,381 6,394 6,408 6,449 6,463 6,477 6,491 6,504 6,518	4,954 4,961 4,969 4,976 4,984 4,991 4,999 5,006 5,014 5,021 5,059 5,059 5,066 5,074 5,081 5,089 5,096	36,800 36,850 36,900 36,950	36,050 36,100 36,150 36,250 36,300 36,350 36,400 36,450 36,550 36,650 36,700 36,750 36,750 36,850 36,900 36,950 37,000	6,526 6,539 6,553 6,567 6,581 6,594 6,608 6,622 6,636 6,649 6,663 6,677 6,691 6,704 6,718 6,732 6,746 6,759 6,773	5,404 5,411 5,419 5,426 5,434 5,441 5,456 5,464 5,471 5,479 5,501 5,509 5,516 5,531 5,539 5,546	7,082 7,096 7,109 7,123 7,137 7,151 7,164 7,178 7,192 7,206 7,219 7,233 7,247 7,261 7,274 7,288 7,302 7,316 7,329 7,343	5,404 5,411 5,416 5,426 5,434 5,458 5,472 5,486 5,472 5,527 5,541 5,554 5,568 5,582 5,609 5,623 5,637	39,000 39,050 39,100 39,150 39,250 39,250 39,350 39,450 39,550 39,550 39,650 39,750 39,750 39,850 39,950 39,950	39,100 39,150 39,200 39,250 39,350 39,400 39,450 39,550 39,600 39,650 39,750 39,750 39,800 39,850 39,950 39,950 40,000	7,351 7,364 7,378 7,406 7,419 7,433 7,447 7,461 7,502 7,516 7,529 7,543 7,557 7,571 7,584 7,598 7,612	5,854 5,861 5,869 5,878 5,899 5,906 5,914 5,921 5,929 5,936 5,951 5,959 5,966 5,974 5,981 5,989 5,996	7,907 7,921 7,934 7,948 7,962 7,976 7,989 8,003 8,017 8,031 8,044 8,058 8,072 8,086 8,099 8,113 8,127 8,141 8,154 8,168	6,201 6,214 6,224 6,242 6,256 6,269 6,283 6,297 6,311 6,324 6,352 6,366 6,379 6,393 6,407 6,421 6,434 6,448
34,	000					37,	000					40,	000				
34,050 34,100 34,150 34,250 34,350 34,350 34,450 34,550 34,650 34,650 34,750 34,850 34,850 34,950	34,250 34,350 34,350 34,400 34,550 34,550 34,550 34,700 34,750 34,800 34,850 34,950 34,950 35,000	5,976 5,989 6,003 6,017 6,031 6,044 6,058 6,072 6,086 6,099 6,113 6,127 6,146 6,168 6,182 6,196 6,209 6,203 6,237	5,104 5,111 5,119 5,126 5,134 5,141 5,149 5,156 5,164 5,171 5,179 5,186 5,201 5,201 5,201 5,224 5,231 5,239 5,246	6,532 6,546 6,559 6,573 6,587 6,601 6,614 6,628 6,642 6,656 6,669 6,711 6,724 6,738 6,752 6,779 6,793	5,104 5,111 5,119 5,126 5,134 5,141 5,149 5,156 5,164 5,171 5,179 5,186 5,201 5,209 5,216 5,224 5,231 5,239 5,246	37,050 37,100 37,150 37,250 37,250 37,350 37,450 37,550 37,550 37,650 37,650 37,750 37,750 37,800 37,850 37,950		6,801 6,814 6,828 6,842 6,856 6,869 6,911 6,924 6,938 6,952 6,965 6,979 6,993 7,007 7,021 7,034 7,048	5,554 5,561 5,569 5,576 5,584 5,599 5,606 5,614 5,621 5,629 5,636 5,644 5,651 5,659 5,666 5,674 5,681 5,689 5,696	7,357 7,371 7,384 7,398 7,412 7,426 7,439 7,453 7,467 7,481 7,508 7,522 7,536 7,549 7,563 7,577 7,563 7,577	5,651 5,664 5,678 5,692 5,706 5,719 5,733 5,747 5,761 5,788 5,802 5,816 5,829 5,843 5,857 5,871 5,898 5,912	40,000 40,050 40,100 40,150 40,200 40,250 40,350 40,450 40,450 40,550 40,600 40,650 40,700 40,750 40,800 40,850 40,950	40,050 40,100 40,150 40,200 40,250 40,300 40,350 40,400 40,550 40,500 40,550 40,700 40,750 40,800 40,850 40,900 40,950 41,000	7,626 7,639 7,653 7,667 7,681 7,708 7,722 7,736 7,749 7,763 7,777 7,791 7,804 7,818 7,832 7,846 7,859 7,873 7,887	6,004 6,011 6,019 6,026 6,034 6,049 6,056 6,064 6,071 6,079 6,086 6,094 6,101 6,109 6,116 6,124 6,133 6,146	8,182 8,196 8,209 8,223 8,237 8,257 8,264 8,278 8,292 8,306 8,319 8,333 8,347 8,361 8,374 8,388 8,402 8,416 8,429	6,476 6,489 6,503 6,517 6,531 6,544 6,558 6,572 6,613 6,627 6,613 6,654 6,668 6,682 6,696 6,723 6,737
* This co	* This column must also be used by a qualifying widow(er). (Continued on page 60										page 60)						

| 7,901 6,154 7,914 6,161 7,928 6,169 7,942 6,176 7,956 6,184 7,969 6,191 7,983 6,199 7,997 6,206 8,011 6,214 8,024 6,221 8,038 6,229 8,052 6,236 8,066 6,244 8,079 6,251 8,093 6,259 8,107 6,266 8,121 6,274 8,134 6,281  | Married filing of a separately hold tax is—  8,457 6,75,8,471 6,77,8,484 6,77,8,512 6,80,8,539 6,83,553 6,84,8539 6,83,553 6,84,8553 6,8 | Iine 25  d At least  44,000 44,050 44,150 644,250 44,350 144,400 44,450 44,500 44,500 44,500 44,500 44,500 44,500 44,500 44,500 44,600  | But less than  44,050 44,100 44,150 44,200 44,300 44,350 44,450 44,450   
   
  | 8,726<br>8,739<br>8,753<br>8,767<br>8,781<br>8,784<br>8,808<br>8,808<br>8,822  
   | Married filing jointly  
   
   | filing<br>sepa-<br>rately<br>ax is—  9,282<br>9,296<br>9,309<br>9,323<br>9,337  | Head of a house-hold 7,576 7,589 7,603 7,617   | At least   | But less than  47,050 47,105 47,150 47,1200   | 9,551<br>9,564<br>9,574<br>9,592  
  | Married filing jointly  Your 1  7,282 7,296 7,309   | Married filing separately tax is—  | Head of a house-hold   |
|--|--|---
--
---
--
--
--
---	---	--	--
--			
7,901 6,154 7,914 6,161 7,928 6,169 7,942 6,176 7,956 6,184 7,969 6,191 7,983 6,199 7,997 6,206 8,011 6,214 8,024 6,221 8,038 6,229 8,052 6,236 8,066 6,244 8,079 6,259 8,107 6,266 8,121 6,274 8,134 6,281	8,457 6,75 8,471 6,76 8,484 6,77 8,484 6,77 8,512 6,80 8,526 6,81 8,539 6,83 8,553 6,84 8,553 6,84 8,567 6,86 8,581 6,87 8,581 6,87 8,581 6,87 8,581 6,87 8,581 6,87 8,581 6,87 8,608 6,90 8,608 6,90 8,608 6,90 8,608 6,90 8,609 6,94	1 44,000 4 44,050 8 44,100 2 44,150 6 44,250 3 44,350 44,450 44,450 8 44,550 6 44,600	1ess than 44,050 44,100 44,150 44,200 44,250 44,350 44,450 44,450 44,450
   
  | 8,726<br>8,739<br>8,753<br>8,767<br>8,781<br>8,794<br>8,808  
   | 6,604<br>6,611<br>6,619<br>6,626<br>6,634   
   
   | filing<br>sepa-<br>rately<br>ax is—  9,282<br>9,296<br>9,309<br>9,323<br>9,337  | 7,576<br>7,589<br>7,603<br>7,617   | 47,000<br>47,050<br>47,100   | 000<br>47,050<br>47,100<br>47,150   | 9,551<br>9,564<br>9,578   
  | 7,282<br>7,296<br>7,309   | filing<br>sepa-<br>rately<br>tax is—   | of a<br>house-<br>hold<br>8,401<br>8,414   |
| 7,914 6,161 7,928 6,169 7,942 6,176 7,956 6,184 7,969 6,191 7,983 6,199 7,997 6,206 8,011 6,214 8,024 6,221 8,038 6,229 8,052 6,236 8,066 6,244 8,079 6,251 8,093 6,259 8,107 6,266 8,121 6,274 8,134 6,281  | 8,471 6,76<br>8,484 6,77<br>8,498 6,79<br>8,512 6,68<br>8,539 6,83<br>8,553 6,84<br>8,567 6,86<br>8,581 6,87<br>8,594 6,88<br>8,608 6,90<br>8,622 6,91<br>8,636 6,92<br>8,649 6,94   | 44,000<br>4 44,050<br>8 44,100<br>2 44,150<br>6 44,200<br>9 44,250<br>3 44,350<br>44,450<br>44,450<br>8 44,550<br>6 44,600  | 44,050<br>44,100<br>44,150<br>44,200<br>44,250<br>44,300<br>44,350<br>44,400<br>44,450<br>44,500   
   
  | 8,739<br>8,753<br>8,767<br>8,781<br>8,794<br>8,808   
   | 6,611<br>6,619<br>6,626<br>6,634  
   
   | 9,296<br>9,309<br>9,323<br>9,337  | 7,589<br>7,603<br>7,617  | 47,000<br>47,050<br>47,100   | 47,050<br>47,100<br>47,150  | 9,564<br>9,578  
  | 7,296<br>7,309  | 10,121   | 8,414  |
| 7,914 6,161 7,928 6,169 7,942 6,176 7,956 6,184 7,969 6,191 7,983 6,199 7,997 6,206 8,011 6,214 8,024 6,221 8,038 6,229 8,052 6,236 8,066 6,244 8,079 6,251 8,093 6,259 8,107 6,266 8,121 6,274 8,134 6,281  | 8,471 6,76<br>8,484 6,77<br>8,498 6,79<br>8,512 6,68<br>8,539 6,83<br>8,553 6,84<br>8,567 6,86<br>8,581 6,87<br>8,594 6,88<br>8,608 6,90<br>8,622 6,91<br>8,636 6,92<br>8,649 6,94   | 4 44,050<br>44,100<br>2 44,150<br>6 44,200<br>44,250<br>7 44,350<br>1 44,450<br>44,450<br>44,500<br>2 44,550<br>6 44,600  | 44,100<br>44,150<br>44,200<br>44,250<br>44,300<br>44,350<br>44,400<br>44,450<br>44,500   
   
  | 8,739<br>8,753<br>8,767<br>8,781<br>8,794<br>8,808   
   | 6,611<br>6,619<br>6,626<br>6,634  
   
   | 9,296<br>9,309<br>9,323<br>9,337  | 7,589<br>7,603<br>7,617  | 47,050<br>47,100   | 47,100<br>47,150  | 9,564<br>9,578  
  | 7,296<br>7,309  | 10,121   | 8,414  |
| 8,107 6,266<br>8,121 6,274<br>8,134 6,281  |  |   | 44,650<br>44,700   
   
  | 8,836<br>8,849<br>8,863<br>8,877<br>8,891<br>8,904   
   | 6,649<br>6,656<br>6,664<br>6,671<br>6,679<br>6,686<br>6,694<br>6,701  
   
   | 9,351<br>9,364<br>9,378<br>9,392<br>9,406<br>9,419<br>9,433<br>9,447<br>9,461   | 7,631<br>7,644<br>7,658<br>7,672<br>7,686<br>7,699<br>7,713<br>7,727<br>7,741<br>7,754   | 47,200<br>47,250<br>47,300<br>47,350<br>47,400<br>47,450<br>47,500<br>47,600<br>47,650   | 47,250<br>47,300<br>47,350<br>47,400<br>47,450<br>47,500<br>47,550<br>47,600<br>47,650<br>47,700  | 9,606<br>9,619<br>9,633<br>9,647<br>9,661<br>9,674<br>9,688<br>9,702<br>9,716<br>9,729  
  | 7,337<br>7,351<br>7,364<br>7,378<br>7,392<br>7,406<br>7,419<br>7,433<br>7,447<br>7,461  | 10,148<br>10,162<br>10,176<br>10,189<br>10,203<br>10,217<br>10,231<br>10,244<br>10,258<br>10,272<br>10,286   | 8,428<br>8,442<br>8,456<br>8,469<br>8,483<br>8,497<br>8,511<br>8,524<br>8,538<br>8,552<br>8,566<br>8,579   |
| 8,148 6,289<br>8,162 6,296   | 8,677 6,97<br>8,691 6,98<br>8,704 6,99<br>8,718 7,01   | 7 44,750<br>1 44,800<br>4 44,850<br>8 44,900<br>2 44,950  | 44,800<br>44,850<br>44,900<br>44,950<br>45,000   
   
  | 8,918<br>8,932<br>8,946<br>8,959<br>8,973<br>8,987   
   | 6,709<br>6,716<br>6,724<br>6,731<br>6,739<br>6,746  
   
   | 9,474<br>9,488<br>9,502<br>9,516<br>9,529<br>9,543  | 7,768<br>7,782<br>7,796<br>7,809<br>7,823<br>7,837   | 47,700<br>47,750<br>47,800<br>47,850<br>47,900<br>47,950   | 47,750<br>47,800<br>47,850<br>47,900<br>47,950<br>48,000  | 9,743<br>9,757<br>9,771<br>9,784<br>9,798<br>9,812  
  | 7,488<br>7,502<br>7,516<br>7,529  | 10,299<br>10,313<br>10,327<br>10,341<br>10,354<br>10,368   | 8,593<br>8,607<br>8,621<br>8,634<br>8,648<br>8,662   |
|  |  |   | ,000   
   
  |  
   |   
   
   |   |  |  | 000   |   
  |   |  |  |
| 8,176 6,304<br>8,189 6,311<br>8,203 6,319<br>8,217 6,326<br>8,231 6,334<br>8,244 6,341<br>8,258 6,349<br>8,272 6,356<br>8,286 6,364<br>8,299 6,371<br>8,313 6,379<br>8,327 6,386<br>8,341 6,394<br>8,354 6,401<br>8,368 6,409<br>8,382 6,416<br>8,396 6,424<br>8,409 6,431<br>8,423 6,439<br>8,437 6,446 | 8,746 7,03<br>8,759 7,05<br>8,773 7,06<br>8,878 7,08<br>8,801 7,09<br>8,814 7,10<br>8,828 7,12<br>8,856 7,14<br>8,856 7,14<br>8,897 7,19<br>8,911 7,20<br>8,911 7,20<br>8,924 7,21<br>8,938 7,23<br>8,952 7,24<br>8,966 7,25<br>8,979 7,27   | 9 45,050<br>45,100<br>45,250<br>45,250<br>45,250<br>45,350<br>45,350<br>45,450<br>45,450<br>45,550<br>45,650<br>45,650<br>45,650<br>45,650<br>45,650<br>45,750<br>45,850<br>45,950<br>45,950  | 45,100<br>45,150<br>45,250<br>45,250<br>45,350<br>45,450<br>45,450<br>45,550<br>45,650<br>45,650<br>45,750<br>45,750<br>45,850<br>45,850<br>45,900<br>45,950<br>46,000   
   
  | 9,001<br>9,014<br>9,028<br>9,042<br>9,069<br>9,083<br>9,097<br>9,111<br>9,124<br>9,152<br>9,165<br>9,179<br>9,193<br>9,207<br>9,221<br>9,234<br>9,248  
   | 6,754<br>6,761<br>6,769<br>6,776<br>6,801<br>6,814<br>6,828<br>6,842<br>6,856<br>6,869<br>6,883<br>6,991<br>6,911<br>6,924<br>6,938<br>6,952<br>6,966<br>6,979  
   
   | 9,557<br>9,571<br>9,584<br>9,598<br>9,612<br>9,639<br>9,653<br>9,667<br>9,681<br>9,708<br>9,722<br>9,736<br>9,749<br>9,763<br>9,777<br>9,771<br>9,804<br>9,818  | 7,851<br>7,864<br>7,878<br>7,892<br>7,906<br>7,919<br>7,933<br>7,947<br>7,961<br>7,974<br>7,988<br>8,002<br>8,043<br>8,043<br>8,057<br>8,071<br>8,084<br>8,098<br>8,098<br>8,011   |  |   | 9,826<br>9,839<br>9,853<br>9,867<br>9,881<br>9,908<br>9,922<br>9,936<br>9,949<br>9,963<br>9,977<br>10,004<br>10,018<br>10,032<br>10,046<br>10,053<br>10,087   
  | 7,571<br>7,584<br>7,598<br>7,612<br>7,626<br>7,639<br>7,653<br>7,667<br>7,788<br>7,708<br>7,708<br>7,722<br>7,736<br>7,749<br>7,763<br>7,777<br>7,791   | 10,396<br>10,409<br>10,423<br>10,437<br>10,451<br>10,464<br>10,478<br>10,506<br>10,519<br>10,533<br>10,547<br>10,561<br>10,574<br>10,588<br>10,602<br>10,616<br>10,629   | 8,676<br>8,689<br>8,703<br>8,717<br>8,731<br>8,744<br>8,758<br>8,772<br>8,786<br>8,799<br>8,813<br>8,827<br>8,841<br>8,854<br>8,868<br>8,882<br>8,896<br>8,903<br>8,923<br>8,937   |
|  |  | 46  | ,000   
   
  |  
   |   
   
   |   |  | 49,  | 000   |   
  |   |  |  |
| 8,451 6,454<br>8,464 6,461<br>8,478 6,469<br>8,492 6,476<br>8,506 6,484<br>8,519 6,491<br>8,533 6,499<br>8,547 6,506<br>8,561 6,514<br>8,574 6,521<br>8,588 6,529<br>8,602 6,536<br>8,616 6,544<br>8,629 6,551<br>8,643 6,559<br>8,657 6,566<br>8,671 6,574<br>8,684 6,581<br>8,698 6,589                | 9,021 7,31<br>9,034 7,32<br>9,048 7,34<br>9,062 7,35<br>9,076 7,38<br>9,103 7,39<br>9,117 7,41<br>9,131 7,42<br>9,144 7,43<br>9,158 7,45<br>9,172 7,44<br>9,186 7,47<br>9,199 7,49<br>9,213 7,50<br>9,227 7,52<br>9,221 7,53<br>9,254 7,54   | 4 46,050<br>46,100<br>46,250<br>46,300<br>7 46,350<br>1 46,400<br>46,500<br>46,500<br>46,500<br>46,600<br>9 46,650<br>46,750<br>46,750<br>46,850<br>46,880<br>46,880<br>46,890<br>46,990  | 46,100<br>46,150<br>46,250<br>46,350<br>46,350<br>46,400<br>46,450<br>46,550<br>46,600<br>46,750<br>46,750<br>46,850<br>46,850<br>46,850<br>46,950   
   
  | 9,276<br>9,289<br>9,303<br>9,317<br>9,3314<br>9,358<br>9,372<br>9,386<br>9,399<br>9,413<br>9,427<br>9,454<br>9,454<br>9,458<br>9,496<br>9,509<br>9,509<br>9,523  
   | 7,213<br>7,227<br>7,241   
   
   | 10,038<br>10,052<br>10,066<br>10,079  | 8,126<br>8,139<br>8,153<br>8,167<br>8,181<br>8,208<br>8,222<br>8,236<br>8,249<br>8,249<br>8,267<br>8,277<br>8,291<br>8,304<br>8,318<br>8,332<br>8,346<br>8,353<br>8,373<br>8,373<br>8,373  | 49,050<br>49,100<br>49,250<br>49,250<br>49,350<br>49,450<br>49,450<br>49,550<br>49,650<br>49,650<br>49,750<br>49,750<br>49,750<br>49,800<br>49,880   | 49,100<br>49,150<br>49,200<br>49,250<br>49,350<br>49,400<br>49,450<br>49,550<br>49,600<br>49,650<br>49,750<br>49,750<br>49,750<br>49,800<br>49,850<br>49,900  | 10,101<br>10,114<br>10,128<br>10,142<br>10,156<br>10,169<br>10,183<br>10,197<br>10,211<br>10,224<br>10,238<br>10,252<br>10,266<br>10,279<br>10,293<br>10,307<br>10,334<br>10,334  
  | 7,846<br>7,859<br>7,873<br>7,891<br>7,901<br>7,914<br>7,928<br>7,942<br>7,956<br>7,969<br>7,983<br>7,997<br>8,011<br>8,024<br>8,038<br>8,052<br>8,066   | 10,671<br>10,684<br>10,698<br>10,712<br>10,726<br>10,739<br>10,753<br>10,767<br>10,781<br>10,808<br>10,822<br>10,836<br>10,849<br>10,863<br>10,891   | 8,951<br>8,964<br>8,978<br>8,992<br>9,006<br>9,019<br>9,033<br>9,047<br>9,061<br>9,074<br>9,08<br>9,116<br>9,129<br>9,143<br>9,157<br>9,171<br>9,184<br>9,198<br>9,212   |
|  | 8,189 6,311<br>8,203 6,319<br>8,217 6,326<br>8,231 6,349<br>8,244 6,341<br>8,258 6,349<br>8,272 6,356<br>8,286 6,364<br>8,299 6,371<br>8,327 6,386<br>8,341 6,394<br>8,354 6,401<br>8,368 6,409<br>8,382 6,416<br>8,396 6,424<br>8,409 6,431<br>8,423 6,439<br>8,437 6,446<br>8,492 6,476<br>8,506 6,484<br>8,519 6,491<br>8,524 6,521<br>8,545 6,514<br>8,547 6,506<br>8,561 6,514<br>8,574 6,521<br>8,588 6,529<br>8,602 6,536<br>8,616 6,544<br>8,629 6,551<br>8,643 6,551  | 8,189 6,311 8,746 7,03' 8,203 6,319 8,759 7,05' 8,217 6,326 8,773 7,06' 8,231 6,334 8,787 7,08' 8,244 6,341 8,801 7,09' 8,258 6,349 8,814 7,10' 8,272 6,356 8,828 7,12' 8,286 6,364 8,842 7,13' 8,299 6,371 8,856 7,14' 8,313 6,379 8,869 7,16' 8,327 6,386 8,883 7,17' 8,341 6,394 8,897 7,19' 8,354 6,401 8,911 7,20' 8,368 6,409 8,924 7,21' 8,382 6,416 8,938 7,23' 8,396 6,424 8,952 7,24' 8,492 6,476 8,938 7,23' 8,437 6,446 8,993 7,28' 8,451 6,454 9,007 7,30' 8,443 6,469 9,034 7,32' 8,451 6,469 9,034 7,32' 8,451 6,469 9,034 7,32' 8,451 6,469 9,034 7,32' 8,451 6,469 9,034 7,32' 8,451 6,469 9,034 7,32' 8,451 6,469 9,034 7,32' 8,451 6,469 9,034 7,32' 8,451 6,469 9,034 7,32' 8,452 6,476 9,048 7,34' 8,506 6,484 9,062 7,35' 8,519 6,491 9,076 7,36' 8,533 6,499 9,089 7,38 8,547 6,506 9,103 7,39' 8,551 6,514 9,117 7,41 8,574 6,521 9,131 7,42' 8,588 6,529 9,144 7,43' 8,602 6,536 9,158 7,45' 8,661 6,544 9,172 7,46' 8,629 6,551 9,186 7,47' 8,643 6,559 9,199 7,49' 8,657 6,566 9,213 7,50' 8,671 6,574 9,227 7,52' 8,684 6,581 9,241 7,53' 8,698 6,589 9,254 7,54' | 8,189         6,311         8,746         7,039         45,050           8,203         6,319         8,759         7,053         45,100           8,217         6,326         8,773         7,067         45,150           8,231         6,334         8,787         7,081         45,200           8,244         6,341         8,801         7,094         45,250           8,258         6,349         8,814         7,108         45,300           8,292         6,356         8,828         7,122         45,350           8,286         6,364         8,842         7,136         45,400           8,299         6,371         8,856         7,149         45,450           8,313         6,379         8,869         7,163         45,450           8,327         6,386         8,883         7,177         45,550           8,341         6,394         8,897         7,191         45,600           8,341         6,394         8,987         7,218         45,700           8,382         6,401         8,911         7,204         45,650           8,382         6,416         8,938         7,232         45,750 <t< td=""><td>8,189         6,311         8,746         7,039         45,050         45,150           8,203         6,319         8,759         7,053         45,100         45,150           8,217         6,326         8,773         7,067         45,150         45,200           8,231         6,334         8,787         7,081         45,200         45,250           8,244         6,341         8,801         7,094         45,250         45,300           8,258         6,349         8,814         7,108         45,300         45,350           8,286         6,364         8,828         7,122         45,350         45,400           8,299         6,371         8,856         7,149         45,450         45,450           8,313         6,379         8,869         7,163         45,500         45,550           8,341         6,394         8,897         7,191         45,600         45,750           8,341         6,394         8,987         7,191         45,600         45,750           8,382         6,401         8,911         7,204         45,650         45,700           8,382         6,416         8,938         7,232         45,750         <td< td=""><td>8,189       6,311       8,746       7,039       45,050       45,100       9,014         8,203       6,319       8,759       7,053       45,150       45,150       9,028         8,217       6,326       8,773       7,067       45,150       45,200       9,042         8,231       6,334       8,787       7,081       45,250       45,250       9,056         8,244       6,341       8,801       7,094       45,250       45,300       9,069         8,258       6,349       8,814       7,108       45,300       45,300       9,083         8,272       6,356       8,828       7,122       45,350       45,400       9,097         8,286       6,364       8,842       7,136       45,400       45,450       9,111         8,299       6,371       8,856       7,149       45,500       45,500       9,138         8,313       6,379       8,869       7,163       45,500       45,500       9,138         8,341       6,394       8,997       7,191       45,600       45,650       9,166         8,354       6,401       8,911       7,204       45,850       45,700       9,179         <td< td=""><td>8,189       6,311       8,746       7,039       45,050       45,100       9,014       6,761         8,203       6,326       8,773       7,067       45,100       45,100       9,028       6,769         8,231       6,334       8,787       7,081       45,200       45,250       9,056       6,787         8,244       6,341       8,801       7,094       45,250       45,300       9,069       6,801         8,258       6,349       8,814       7,108       45,300       45,350       9,083       6,814         8,286       6,364       8,828       7,122       45,400       45,400       9,097       6,828         8,286       6,364       8,842       7,136       45,450       45,400       9,011       6,842         8,299       6,371       8,869       7,163       45,500       45,500       9,124       6,858         8,313       6,379       8,869       7,163       45,600       45,650       9,166       6,897         8,354       6,401       8,911       7,201       45,600       45,750       9,179       6,911         8,368       6,416       8,938       7,232       45,750       45,800       &lt;</td><td>8,189 6,311 8,746 7,039 45,050 45,100 9,014 6,761 9,571 8,203 6,319 8,759 7,053 45,100 45,150 9,028 6,769 9,584 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 8,231 6,334 8,787 7,081 45,200 45,250 9,056 6,787 9,612 8,244 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 8,258 6,349 8,814 7,108 45,300 45,350 9,083 6,814 9,639 8,272 6,356 8,828 7,122 45,350 45,300 9,097 6,828 9,653 8,286 6,364 8,842 7,136 45,400 45,450 9,111 6,842 9,667 8,299 6,371 8,856 7,149 45,450 45,550 9,138 6,869 9,694 8,313 6,379 8,869 7,163 45,400 45,450 9,112 6,856 9,681 8,313 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 8,327 6,386 8,883 7,177 45,550 45,600 9,152 6,883 9,708 8,341 6,394 8,991 7,204 45,650 45,600 9,152 6,883 9,708 8,382 6,416 8,938 7,232 45,750 45,800 9,207 6,938 9,763 8,382 6,416 8,938 7,232 45,750 45,800 9,207 6,938 9,763 8,396 6,424 8,952 7,246 45,800 45,800 9,207 6,938 9,763 8,423 6,439 8,979 7,273 45,900 45,800 9,224 6,966 9,791 8,423 6,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 45,800 9,224 6,466 9,791 8,423 6,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 8,437 6,466 8,903 7,328 45,950 46,000 9,262 6,993 9,818 46,46 6,461 9,021 7,314 46,050 46,100 9,289 7,021 9,846 8,478 6,469 9,034 7,328 46,100 46,150 9,333 7,034 9,859 8,492 6,476 9,048 7,324 46,150 46,250 9,331 7,062 9,887 8,519 6,491 9,076 7,369 46,250 46,300 9,344 7,076 9,901 8,533 6,499 9,089 7,383 46,300 46,350 9,358 7,089 9,914 8,547 6,506 9,103 7,377 46,650 46,500 9,372 7,103 9,928 8,588 6,529 9,144 7,438 46,450 46,550 46,600 9,372 7,103 9,928 8,588 6,529 9,144 7,438 46,500 46,550 9,441 7,172 9,997 8,643 6,551 9,186 7,479 46,650 46,500 9,447 7,158 9,983 8,664 6,551 9,186 7,479 46,650 46,500 9,441 7,172 9,997 8,648 6,551 9,186 7,479 46,650 46,500 9,442 7,213 10,038 8,664 6,581 9,241 7,534 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,553 7,254 10,079</td><td>8,189       6,311       8,746       7,039       45,050       45,100       9,014       6,761       9,571       7,884         8,203       6,319       8,759       7,053       45,100       45,150       9,028       6,769       9,584       7,878         8,231       6,334       8,787       7,081       45,150       45,200       9,042       6,776       9,598       7,992         8,244       6,341       8,801       7,094       45,250       45,300       9,069       6,801       9,626       7,913  
      8,286       6,349       8,814       7,136       45,350       45,350       9,089       6,814       9,639       7,933         8,296       6,364       8,822       7,136       45,400       45,450       9,097       6,828       9,653       7,947         8,289       6,371       8,856       7,149       45,450       45,500       9,1124       6,856       9,681       7,961         8,327       6,386       8,883       7,177       45,550       45,600       9,152       6,883       9,702       8,002         8,341       6,394       8,987       7,211       45,600       45,550       9,166       6,897</td><td>8.189 6.311 8.746 7,039 45,050 45,100 9,014 6,761 9,571 7,864 48,050 8,203 6.319 8,759 7,053 45,100 45,150 9,028 6,769 9,584 7,878 48,150 8,231 6.334 8,787 7,081 45,250 45,200 9,062 6,769 9,584 7,892 48,150 8,258 6,349 8,814 7,108 45,250 45,300 9,069 6,801 9,626 7,919 48,250 8,258 6,349 8,814 7,108 45,350 45,350 9,083 6,814 9,639 7,933 48,300 8,272 6,356 8,828 7,122 45,350 45,350 9,083 6,814 9,639 7,933 48,300 8,299 6,371 8,856 7,149 45,550 45,500 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,500 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,177 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,334 6,344 8,951 7,218 45,500 45,550 9,138 6,869 9,694 7,988 48,500 8,354 6,401 8,911 7,204 45,650 45,650 9,136 6,883 9,708 8,002 48,550 8,386 6,409 8,924 7,218 45,700 45,750 9,193 6,924 9,749 8,043 48,750 8,386 6,404 8,933 7,232 45,750 45,800 9,214 6,952 9,777 8,071 48,700 8,336 6,446 8,933 7,232 45,750 45,800 9,221 6,952 9,777 8,071 48,800 8,437 6,446 8,933 7,232 45,500 45,850 9,221 6,952 9,777 8,071 48,800 8,437 6,446 8,933 7,232 45,500 45,850 9,221 6,952 9,777 8,071 48,800 8,433 6,444 6,461 9,021 7,314 46,000 46,050 9,224 6,993 9,818 8,112 49,900 8,437 6,446 9,027 7,331 46,000 46,050 9,224 6,993 9,818 8,132 49,900 8,437 6,446 9,007 7,301 46,000 46,050 9,331 7,046 9,879 8,181 49,200 8,519 6,491 9,076 7,369 46,200 46,500 9,331 7,048 9,859 8,153 49,100 8,591 6,491 9,076 7,369 46,200 46,550 9,331 7,069 9,901 8,194 49,250 8,533 6,499 9,089 7,383 46,000 46,550 9,331 7,069 9,901 8,194 49,250 8,586 6,529 9,144 7,438 46,550 46,600 9,427 7,158 9,983 8,277 49,550 8,662 6,536 9,138 7,452 46,550 46,600 9,427 7,158 9,983 8,277 49,550 8,662 6,536 9,138 7,452 46,550 46,600 9,427 7,158 9,983 8,222 49,350 8,661 6,566 9,133 7,397 46,550 46,600 9,447 7,175 9,997 8,291 49,550 8,664 6,581 9,241 7,534 46,650 46,600 9,447 7,158 9,983 8,322 49,550 46,600 9,468 7,199 10,024 8,338 49,700</td><td>8.189 6.311 8.746 7.039 45,050 45,100 9,014 6,761 9,571 7,864 148,050 48,100 48,150 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 7,892 48,150 48,200 8,231 6,334 8,787 7,081 45,250 45,300 9,066 6,787 9,612 7,906 48,200 48,250 48,200 8,244 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 7,919 48,250 48,300 8,258 6,349 8,814 7,108 45,300 45,350 9,083 6,814 9,639 7,933 48,300 48,350 8,286 6,364 8,842 7,132 45,350 45,400 9,097 6,828 9,653 7,947 48,350 48,400 8,229 6,371 8,856 7,149 45,450 45,550 45,600 9,152 6,883 9,667 7,661 48,400 48,450 45,550 45,600 9,152 6,883 9,667 7,961 48,400 48,550 48,313 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 8,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 8,334 6,401 8,911 7,204 45,650 45,700 9,179 6,911 9,736 8,029 48,650 48,700 48,550 48,600 8,344 6,401 8,911 7,204 45,650 45,700 9,179 6,911 9,736 8,029 48,650 48,700 48,550 48,096 6,431 8,966 7,259 45,850 45,800 9,207 6,938 9,763 8,057 48,750 48,750 8,439 6,431 8,966 7,259 45,850 45,800 9,221 6,952 9,777 8,071 48,800 48,850 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,700 48,750 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,700 48,750 8,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 8,098 48,900 48,950 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,800 48,850 48,700 45,950 9,248 6,979 9,804 8,098 48,900 48,950 8,439 6,446 9,034 7,328 46,100 46,150 9,303 7,034 9,859 8,153 49,900 49,150 8,499 6,491 9,076 7,369 46,250 46,300 9,317 7,048 9,873 8,167 49,150 49,100 49,150 8,599 6,599 6,599 7,144 7,438 46,500 46,500 9,317 7,048 9,873 8,167 49,150 49,200 49,550 8,588 6,529 9,144 7,438 46,500 46,550 9,338 7,039 9,914 8,208 49,300 49,350 8,599 6,599 6,599 7,441 7,438 46,500 46,500 9,337 7,048 9,873 8,167 49,150 49,200 49,550 8,588 6,529 9,144 7,438 46,500 46,550 9,338 7,039 9,914 8,208 49,300 49,350 8,599 6,599 7,944 7,488 46,500 46,500 9,441 7,172 9,997 8,291 49,450 49,550 49,600 6,550 9,138 6,551 9,139 7,439 46,550 46,60</td><td>8.189 6,311 8,746 7,039 45,050 45,100 9,014 6,761 9,571 7,864 48,050 48,100 9,839 8,203 6,319 8,759 7,053 45,100 45,150 9,026 6,769 9,584 7,878 48,100 48,155 9,853 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 7,892 48,150 48,200 9,867 8,231 6,334 8,787 7,081 45,250 45,300 9,056 6,787 9,612 7,906 48,200 48,250 9,881 42,246 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 7,919 48,250 48,300 9,894 8,256 6,364 8,842 7,132 45,350 45,400 9,097 6,828 9,653 7,947 48,350 48,400 9,922 48,256 6,364 8,842 7,136 45,400 45,450 9,111 6,842 9,667 7,941 48,450 48,450 9,936 8,299 6,371 8,856 7,149 45,450 45,550 45,550 9,138 6,869 9,661 7,974 48,450 48,500 9,949 48,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,667 7,961 48,400 48,450 9,936 8,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 49,388 48,500 48,550 49,940 48,351 48,500 48,550 48,500 49,941 49,500 48,550 48,500</td><td>8.189 6.311 8.746 7.039 45.050 45.100 9.014 6.761 9.571 7.864 48.050 48.100 9.839 7.571 8.203 6.319 8.759 7.053 45.000 45.150 9.028 6.769 9.584 7.878 48.150 48.200 9.867 7.598 8.231 6.334 8.787 7.081 45.200 9.042 6.776 9.598 7.892 48.150 48.200 9.867 7.598 8.231 6.334 8.801 7.094 45.250 45.300 9.069 6.801 9.625 7.919 48.250 48.200 9.881 7.612 8.258 6.349 8.814 7.108 45.250 45.300 9.069 6.801 9.625 7.919 48.250 48.300 9.894 7.626 8.258 6.349 8.814 7.108 45.300 45.350 9.083 6.814 9.639 7.933 48.300 48.350 9.908 7.639 8.272 6.356 8.828 7.122 45.500 45.300 9.097 6.828 9.653 7.947 48.350 9.908 48.400 9.922 7.653 8.289 6.371 8.856 7.149 45.500 45.500 9.111 6.842 9.667 7.961 48.400 48.450 9.936 7.667 8.299 6.371 8.856 7.149 45.500 45.500 9.124 6.856 9.681 7.974 48.550 48.500 9.949 7.681 8.331 6.379 8.869 7.163 45.500 45.500 9.138 6.869 9.694 7.988 48.500 48.550 9.993 7.681 8.331 6.379 8.869 7.163 45.500 45.500 9.138 6.869 9.694 7.988 48.500 48.550 9.994 7.681 8.331 6.349 8.897 7.101 45.600 45.650 9.156 6.887 9.708 8.002 48.550 48.600 9.977 7.708 8.334 6.401 8.911 7.204 45.650 45.700 9.179 6.911 9.736 8.029 48.650 48.500 9.971 7.708 8.358 6.409 8.924 7.218 45.500 45.550 9.124 6.956 9.919 9.738 8.002 48.550 48.600 9.977 7.708 8.368 6.409 8.924 7.218 45.500 45.550 9.123 6.986 9.694 9.934 48.000 48.650 9.991 7.722 8.354 6.406 8.938 7.232 45.750 45.800 9.207 6.933 9.763 8.057 48.650 48.800 10.003 7.738 8.388 6.409 8.997 7.273 45.500 45.500 9.207 6.933 9.763 8.057 48.700 48.850 10.003 7.781 8.438 6.449 8.902 7.259 45.850 45.900 9.207 6.933 9.763 8.057 48.700 48.850 10.003 7.781 8.4500 45.550 45.800 9.224 6.956 9.791 8.084 48.850 48.800 10.003 7.781 8.449 6.449 9.002 7.356 45.000 9.207 6.933 9.763 8.057 48.700 49.100 10.101 7.782 8.4500 4.000</td><td>8.189 6.311 8.746 7.039 45.050 45.100 9.014 6.761 9.571 7.864 48,050 48,100 9.839 7.571 10.396 8.203 6.319 8.759 7.053 45.100 45.150 9.028 6.769 9.584 7.878 48,100 48,150 9.835 7.584 10.409 8.217 6.326 8.773 7.067 45.150 45.200 9.042 6.776 9.589 7.892 48,150 48,200 9.867 7.598 10.423 8.231 6.334 8.787 7.081 45.200 45.250 9.066 6.787 9.612 7.906 48,200 48,250 9.881 7.612 10.437 8.288 6.349 8.814 7.108 45.300 45.350 9.083 6.814 9.639 7.933 48,300 48,350 9.988 7.626 10.451 45.227 6.356 8.828 7.122 45.350 45.400 9.097 6.828 9.653 7.979 48,250 48,300 9.989 7.626 10.451 45.227 6.356 8.828 7.124 45.350 45.400 9.097 6.828 9.653 7.974 48,350 48,000 9.998 7.639 10.448 8.289 6.337 8.856 7.149 45.500 45.500 9.111 6.842 9.667 7.961 48,400 48,400 9.922 7.653 10.478 8.289 6.371 8.856 7.149 45.450 45.500 9.124 6.856 9.681 7.974 48,450 48,500 9.947 7.626 10.519 8.327 6.386 8.883 7.177 45.550 45.600 9.152 6.883 9.708 8.002 48,550 48,500 9.947 7.626 10.519 8.327 6.386 8.883 7.177 45.550 45.600 9.152 6.883 9.708 8.002 48,550 48,500 9.977 7.708 10.533 48,350 48,360 48,350 9.977 7.708 10.533 48,350 48,350 9.983 7.634 10.519 8.327 6.386 8.893 7.174 45,550 45,600 9.152 6.883 9.708
8.002 48,550 48,500 9.977 7.708 10.533 48,350 48,350 48,350 9.977 7.708 10.533 48,350 48,350 48,350 48,350 9.977 7.708 10.533 48,350 48</td></td<></td></td<></td></t<> | 8,189         6,311         8,746         7,039         45,050         45,150           8,203         6,319         8,759         7,053         45,100         45,150           8,217         6,326         8,773         7,067         45,150         45,200           8,231         6,334         8,787         7,081         45,200         45,250           8,244         6,341         8,801         7,094         45,250         45,300           8,258         6,349         8,814         7,108         45,300         45,350           8,286         6,364         8,828         7,122         45,350         45,400           8,299         6,371         8,856         7,149         45,450         45,450           8,313         6,379         8,869         7,163         45,500         45,550           8,341         6,394         8,897         7,191         45,600         45,750           8,341         6,394         8,987         7,191         45,600         45,750           8,382         6,401         8,911         7,204         45,650         45,700           8,382         6,416         8,938         7,232         45,750 <td< td=""><td>8,189       6,311       8,746       7,039       45,050       45,100       9,014         8,203       6,319       8,759       7,053       45,150       45,150       9,028         8,217       6,326       8,773       7,067       45,150       45,200       9,042         8,231       6,334       8,787       7,081       45,250       45,250       9,056         8,244       6,341       8,801       7,094       45,250       45,300       9,069         8,258       6,349       8,814       7,108       45,300       45,300       9,083         8,272       6,356       8,828       7,122       45,350       45,400       9,097         8,286       6,364       8,842       7,136       45,400       45,450       9,111         8,299       6,371       8,856       7,149       45,500       45,500       9,138         8,313       6,379       8,869       7,163       45,500       45,500       9,138         8,341       6,394       8,997       7,191       45,600       45,650       9,166         8,354       6,401       8,911       7,204       45,850       45,700       9,179         <td< td=""><td>8,189       6,311       8,746       7,039       45,050       45,100       9,014       6,761         8,203       6,326       8,773       7,067       45,100       45,100       9,028       6,769         8,231       6,334       8,787       7,081       45,200       45,250       9,056       6,787         8,244       6,341       8,801       7,094       45,250       45,300       9,069       6,801         8,258       6,349       8,814       7,108       45,300       45,350       9,083       6,814         8,286       6,364       8,828       7,122       45,400       45,400       9,097       6,828         8,286       6,364       8,842       7,136       45,450       45,400       9,011       6,842         8,299       6,371       8,869       7,163       45,500       45,500       9,124       6,858         8,313       6,379       8,869       7,163       45,600       45,650       9,166       6,897         8,354       6,401       8,911       7,201       45,600       45,750       9,179       6,911         8,368       6,416       8,938       7,232       45,750       45,800       &lt;</td><td>8,189 6,311 8,746 7,039 45,050 45,100 9,014 6,761 9,571 8,203 6,319 8,759 7,053 45,100 45,150 9,028 6,769 9,584 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 8,231 6,334 8,787 7,081 45,200 45,250 9,056 6,787 9,612 8,244 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 8,258 6,349 8,814 7,108 45,300 45,350 9,083 6,814 9,639 8,272 6,356 8,828 7,122 45,350 45,300 9,097 6,828 9,653 8,286 6,364 8,842 7,136 45,400 45,450 9,111 6,842 9,667 8,299 6,371 8,856 7,149 45,450 45,550 9,138 6,869 9,694 8,313 6,379 8,869 7,163 45,400 45,450 9,112 6,856 9,681 8,313 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 8,327 6,386 8,883 7,177 45,550 45,600 9,152 6,883 9,708 8,341 6,394 8,991 7,204 45,650 45,600 9,152 6,883 9,708 8,382 6,416 8,938 7,232 45,750 45,800 9,207 6,938 9,763 8,382 6,416 8,938 7,232 45,750 45,800 9,207 6,938 9,763 8,396 6,424 8,952 7,246 45,800 45,800 9,207 6,938 9,763 8,423 6,439 8,979 7,273 45,900 45,800 9,224 6,966 9,791 8,423 6,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 45,800 9,224 6,466 9,791 8,423 6,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 8,437 6,466 8,903 7,328 45,950 46,000 9,262 6,993 9,818 46,46 6,461 9,021 7,314 46,050 46,100 9,289 7,021 9,846 8,478 6,469 9,034 7,328 46,100 46,150 9,333 7,034 9,859 8,492 6,476 9,048 7,324 46,150 46,250 9,331 7,062 9,887 8,519 6,491 9,076 7,369 46,250 46,300 9,344 7,076 9,901 8,533 6,499 9,089 7,383 46,300 46,350 9,358 7,089 9,914 8,547 6,506 9,103 7,377 46,650 46,500 9,372 7,103 9,928 8,588 6,529 9,144 7,438 46,450 46,550 46,600 9,372 7,103 9,928 8,588 6,529 9,144 7,438 46,500 46,550 9,441 7,172 9,997 8,643 6,551 9,186 7,479 46,650 46,500 9,447 7,158 9,983 8,664 6,551 9,186 7,479 46,650 46,500 9,441 7,172 9,997 8,648 6,551 9,186 7,479 46,650 46,500 9,442 7,213 10,038 8,664 6,581 9,241 7,534 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,553 7,254 10,079</td><td>8,189       6,311       8,746       7,039       45,050       45,100       9,014       6,761       9,571       7,884         8,203       6,319       8,759       7,053       45,100       45,150       9,028       6,769       9,584       7,878         8,231       6,334       8,787       7,081       45,150       45,200       9,042       6,776       9,598       7,992         8,244       6,341       8,801       7,094       45,250       45,300       9,069       6,801       9,626       7,913         8,286       6,349       8,814       7,136       45,350       45,350       9,089       6,814       9,639       7,933         8,296       6,364       8,822       7,136       45,400       45,450       9,097       6,828       9,653       7,947         8,289       6,371       8,856       7,149       45,450       45,500       9,1124       6,856       9,681       7,961         8,327       6,386       8,883       7,177       45,550       45,600       9,152       6,883       9,702       8,002         8,341       6,394       8,987       7,211       45,600       45,550       9,166       6,897</td><td>8.189 6.311 8.746 7,039 45,050 45,100 9,014 6,761 9,571 7,864 48,050 8,203 6.319 8,759 7,053 45,100 45,150 9,028 6,769 9,584 7,878 48,150 8,231 6.334 8,787 7,081 45,250 45,200 9,062 6,769 9,584 7,892 48,150 8,258 6,349 8,814 7,108 45,250 45,300 9,069 6,801 9,626 7,919 48,250 8,258 6,349 8,814 7,108 45,350 45,350 9,083 6,814 9,639 7,933 48,300 8,272 6,356 8,828 7,122 45,350 45,350 9,083 6,814 9,639 7,933 48,300 8,299 6,371 8,856 7,149 45,550 45,500 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,500 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,177 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,334 6,344 8,951 7,218 45,500 45,550 9,138 6,869 9,694 7,988 48,500 8,354 6,401 8,911 7,204 45,650 45,650 9,136 6,883 9,708 8,002 48,550 8,386 6,409 8,924 7,218 45,700 45,750 9,193 6,924 9,749 8,043 48,750 8,386 6,404 8,933 7,232 45,750 45,800 9,214 6,952 9,777 8,071 48,700 8,336 6,446 8,933 7,232 45,750 45,800 9,221 6,952 9,777 8,071 48,800 8,437 6,446 8,933 7,232 45,500 45,850 9,221 6,952 9,777 8,071 48,800 8,437 6,446 8,933 7,232 45,500 45,850 9,221 6,952 9,777 8,071 48,800 8,433 6,444 6,461 9,021 7,314 46,000 46,050 9,224 6,993 9,818 8,112 49,900 8,437 6,446 9,027 7,331 46,000 46,050 9,224 6,993 9,818 8,132 49,900 8,437 6,446 9,007 7,301 46,000 46,050 9,331 7,046 9,879 8,181 49,200 8,519 6,491 9,076 7,369 46,200 46,500 9,331 7,048 9,859 8,153 49,100 8,591 6,491 9,076 7,369 46,200 46,550 9,331 7,069 9,901 8,194 49,250 8,533 6,499 9,089 7,383 46,000 46,550 9,331 7,069 9,901 8,194 49,250 8,586 6,529 9,144 7,438 46,550 46,600 9,427 7,158 9,983 8,277 49,550 8,662 6,536 9,138 7,452 46,550 46,600 9,427 7,158 9,983 8,277 49,550 8,662 6,536 9,138 7,452 46,550 46,600 9,427 7,158 9,983 8,222 49,350 8,661 6,566 9,133 7,397 46,550 46,600 9,447 7,175 9,997 8,291 49,550 8,664 6,581 9,241 7,534 46,650 46,600 9,447 7,158 9,983 8,322 49,550 46,600 9,468 7,199 10,024 8,338 49,700</td><td>8.189 6.311 8.746 7.039 45,050 45,100 9,014 6,761 9,571 7,864 148,050 48,100 48,150 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 7,892 48,150 48,200 8,231 6,334 8,787 7,081 45,250 45,300 9,066 6,787 9,612 7,906 48,200 48,250 48,200 8,244 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 7,919 48,250 48,300 8,258 6,349 8,814 7,108 45,300 45,350 9,083 6,814 9,639 7,933 48,300 48,350 8,286 6,364 8,842 7,132 45,350 45,400 9,097 6,828 9,653 7,947 48,350 48,400 8,229 6,371 8,856 7,149 45,450 45,550 45,600 9,152 6,883 9,667 7,661 48,400 48,450 45,550 45,600 9,152 6,883 9,667 7,961 48,400 48,550 48,313 6,379 8,869 7,163 45,500 45,550 9,138
6,869 9,694 7,988 48,500 48,550 8,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 8,334 6,401 8,911 7,204 45,650 45,700 9,179 6,911 9,736 8,029 48,650 48,700 48,550 48,600 8,344 6,401 8,911 7,204 45,650 45,700 9,179 6,911 9,736 8,029 48,650 48,700 48,550 48,096 6,431 8,966 7,259 45,850 45,800 9,207 6,938 9,763 8,057 48,750 48,750 8,439 6,431 8,966 7,259 45,850 45,800 9,221 6,952 9,777 8,071 48,800 48,850 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,700 48,750 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,700 48,750 8,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 8,098 48,900 48,950 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,800 48,850 48,700 45,950 9,248 6,979 9,804 8,098 48,900 48,950 8,439 6,446 9,034 7,328 46,100 46,150 9,303 7,034 9,859 8,153 49,900 49,150 8,499 6,491 9,076 7,369 46,250 46,300 9,317 7,048 9,873 8,167 49,150 49,100 49,150 8,599 6,599 6,599 7,144 7,438 46,500 46,500 9,317 7,048 9,873 8,167 49,150 49,200 49,550 8,588 6,529 9,144 7,438 46,500 46,550 9,338 7,039 9,914 8,208 49,300 49,350 8,599 6,599 6,599 7,441 7,438 46,500 46,500 9,337 7,048 9,873 8,167 49,150 49,200 49,550 8,588 6,529 9,144 7,438 46,500 46,550 9,338 7,039 9,914 8,208 49,300 49,350 8,599 6,599 7,944 7,488 46,500 46,500 9,441 7,172 9,997 8,291 49,450 49,550 49,600 6,550 9,138 6,551 9,139 7,439 46,550 46,60</td><td>8.189 6,311 8,746 7,039 45,050 45,100 9,014 6,761 9,571 7,864 48,050 48,100 9,839 8,203 6,319 8,759 7,053 45,100 45,150 9,026 6,769 9,584 7,878 48,100 48,155 9,853 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 7,892 48,150 48,200 9,867 8,231 6,334 8,787 7,081 45,250 45,300 9,056 6,787 9,612 7,906 48,200 48,250 9,881 42,246 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 7,919 48,250 48,300 9,894 8,256 6,364 8,842 7,132 45,350 45,400 9,097 6,828 9,653 7,947 48,350 48,400 9,922 48,256 6,364 8,842 7,136 45,400 45,450 9,111 6,842 9,667 7,941 48,450 48,450 9,936 8,299 6,371 8,856 7,149 45,450 45,550 45,550 9,138 6,869 9,661 7,974 48,450 48,500 9,949 48,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,667 7,961 48,400 48,450 9,936 8,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 49,388 48,500 48,550 49,940 48,351 48,500 48,550 48,500 49,941 49,500 48,550 48,500</td><td>8.189 6.311 8.746 7.039 45.050 45.100 9.014 6.761 9.571 7.864 48.050 48.100 9.839 7.571 8.203 6.319 8.759 7.053 45.000 45.150 9.028 6.769 9.584 7.878 48.150 48.200 9.867 7.598 8.231 6.334 8.787 7.081 45.200 9.042 6.776 9.598 7.892 48.150 48.200 9.867 7.598 8.231 6.334 8.801 7.094 45.250 45.300 9.069 6.801 9.625 7.919 48.250 48.200 9.881 7.612 8.258 6.349 8.814 7.108 45.250 45.300 9.069 6.801 9.625 7.919 48.250 48.300 9.894 7.626 8.258 6.349 8.814 7.108 45.300 45.350 9.083 6.814 9.639 7.933 48.300 48.350 9.908 7.639 8.272 6.356 8.828 7.122 45.500 45.300 9.097 6.828 9.653 7.947 48.350 9.908 48.400 9.922 7.653 8.289 6.371 8.856 7.149 45.500 45.500 9.111 6.842 9.667 7.961 48.400 48.450 9.936 7.667 8.299 6.371 8.856 7.149 45.500 45.500 9.124 6.856 9.681 7.974 48.550 48.500 9.949 7.681 8.331 6.379 8.869 7.163 45.500 45.500 9.138 6.869 9.694 7.988 48.500 48.550 9.993 7.681 8.331 6.379 8.869 7.163 45.500 45.500 9.138 6.869 9.694 7.988 48.500 48.550 9.994 7.681 8.331 6.349 8.897 7.101 45.600 45.650 9.156 6.887 9.708 8.002 48.550 48.600 9.977 7.708 8.334 6.401 8.911 7.204 45.650 45.700 9.179 6.911 9.736 8.029 48.650 48.500 9.971 7.708 8.358 6.409 8.924 7.218 45.500 45.550 9.124 6.956 9.919 9.738 8.002 48.550 48.600 9.977 7.708 8.368 6.409 8.924 7.218 45.500 45.550 9.123 6.986 9.694 9.934 48.000 48.650 9.991 7.722 8.354 6.406 8.938 7.232 45.750 45.800 9.207 6.933 9.763 8.057 48.650 48.800 10.003 7.738 8.388 6.409 8.997 7.273 45.500 45.500 9.207 6.933 9.763 8.057 48.700 48.850 10.003 7.781 8.438 6.449 8.902 7.259 45.850 45.900 9.207 6.933 9.763 8.057 48.700 48.850 10.003 7.781 8.4500 45.550 45.800 9.224 6.956 9.791 8.084 48.850 48.800 10.003 7.781 8.449 6.449 9.002 7.356 45.000 9.207 6.933 9.763 8.057 48.700 49.100 10.101 7.782 8.4500 4.000</td><td>8.189 6.311 8.746 7.039 45.050 45.100 9.014 6.761 9.571 7.864 48,050 48,100 9.839 7.571 10.396 8.203 6.319 8.759 7.053 45.100 45.150 9.028 6.769 9.584 7.878 48,100 48,150 9.835 7.584 10.409 8.217 6.326 8.773 7.067 45.150 45.200 9.042 6.776 9.589 7.892 48,150 48,200 9.867 7.598 10.423 8.231 6.334 8.787 7.081 45.200 45.250 9.066 6.787 9.612 7.906 48,200 48,250 9.881 7.612 10.437 8.288 6.349 8.814 7.108 45.300 45.350 9.083 6.814 9.639 7.933 48,300 48,350 9.988 7.626 10.451 45.227 6.356 8.828 7.122 45.350 45.400 9.097 6.828 9.653 7.979 48,250 48,300 9.989 7.626 10.451 45.227 6.356 8.828 7.124 45.350 45.400 9.097 6.828 9.653 7.974 48,350 48,000 9.998 7.639 10.448 8.289 6.337 8.856 7.149 45.500 45.500 9.111 6.842 9.667 7.961 48,400 48,400 9.922 7.653 10.478 8.289 6.371 8.856 7.149 45.450 45.500 9.124 6.856 9.681 7.974 48,450 48,500 9.947 7.626 10.519 8.327 6.386 8.883 7.177 45.550 45.600 9.152 6.883 9.708 8.002 48,550 48,500 9.947 7.626 10.519 8.327 6.386 8.883 7.177 45.550 45.600 9.152 6.883 9.708 8.002 48,550 48,500 9.977 7.708 10.533 48,350 48,360 48,350 9.977 7.708 10.533 48,350 48,350 9.983 7.634 10.519 8.327 6.386 8.893 7.174 45,550 45,600 9.152 6.883 9.708 8.002 48,550 48,500 9.977 7.708 10.533 48,350 48,350 48,350 9.977 7.708 10.533 48,350 48,350 48,350 48,350 9.977 7.708 10.533 48,350 48</td></td<></td></td<> | 8,189       6,311       8,746       7,039       45,050       45,100       9,014         8,203       6,319       8,759       7,053       45,150       45,150       9,028         8,217       6,326       8,773       7,067       45,150       45,200       9,042         8,231       6,334       8,787       7,081       45,250       45,250       9,056         8,244       6,341       8,801       7,094       45,250       45,300       9,069         8,258       6,349       8,814       7,108       45,300       45,300       9,083         8,272       6,356       8,828       7,122       45,350       45,400       9,097         8,286       6,364       8,842       7,136       45,400       45,450       9,111         8,299       6,371       8,856       7,149       45,500       45,500       9,138         8,313       6,379       8,869       7,163       45,500       45,500       9,138         8,341       6,394       8,997       7,191       45,600       45,650       9,166         8,354       6,401       8,911       7,204       45,850       45,700       9,179 <td< td=""><td>8,189       6,311       8,746       7,039       45,050       45,100       9,014       6,761         8,203       6,326       8,773       7,067       45,100       45,100       9,028       6,769         8,231       6,334       8,787       7,081       45,200       45,250       9,056       6,787         8,244       6,341       8,801       7,094       45,250       45,300       9,069       6,801         8,258       6,349       8,814       7,108       45,300       45,350       9,083       6,814         8,286       6,364       8,828       7,122       45,400       45,400       9,097       6,828         8,286       6,364       8,842       7,136       45,450       45,400       9,011       6,842         8,299       6,371       8,869       7,163       45,500       45,500       9,124       6,858         8,313       6,379       8,869       7,163       45,600       45,650       9,166       6,897         8,354       6,401       8,911       7,201       45,600       45,750       9,179       6,911         8,368       6,416       8,938       7,232       45,750       45,800       &lt;</td><td>8,189 6,311 8,746 7,039 45,050 45,100 9,014 6,761 9,571 8,203 6,319 8,759 7,053 45,100 45,150 9,028 6,769 9,584 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 8,231 6,334 8,787 7,081 45,200 45,250 9,056 6,787 9,612 8,244 6,341 8,801 7,094 45,250 45,300
9,069 6,801 9,626 8,258 6,349 8,814 7,108 45,300 45,350 9,083 6,814 9,639 8,272 6,356 8,828 7,122 45,350 45,300 9,097 6,828 9,653 8,286 6,364 8,842 7,136 45,400 45,450 9,111 6,842 9,667 8,299 6,371 8,856 7,149 45,450 45,550 9,138 6,869 9,694 8,313 6,379 8,869 7,163 45,400 45,450 9,112 6,856 9,681 8,313 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 8,327 6,386 8,883 7,177 45,550 45,600 9,152 6,883 9,708 8,341 6,394 8,991 7,204 45,650 45,600 9,152 6,883 9,708 8,382 6,416 8,938 7,232 45,750 45,800 9,207 6,938 9,763 8,382 6,416 8,938 7,232 45,750 45,800 9,207 6,938 9,763 8,396 6,424 8,952 7,246 45,800 45,800 9,207 6,938 9,763 8,423 6,439 8,979 7,273 45,900 45,800 9,224 6,966 9,791 8,423 6,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 45,800 9,224 6,466 9,791 8,423 6,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 8,437 6,466 8,903 7,328 45,950 46,000 9,262 6,993 9,818 46,46 6,461 9,021 7,314 46,050 46,100 9,289 7,021 9,846 8,478 6,469 9,034 7,328 46,100 46,150 9,333 7,034 9,859 8,492 6,476 9,048 7,324 46,150 46,250 9,331 7,062 9,887 8,519 6,491 9,076 7,369 46,250 46,300 9,344 7,076 9,901 8,533 6,499 9,089 7,383 46,300 46,350 9,358 7,089 9,914 8,547 6,506 9,103 7,377 46,650 46,500 9,372 7,103 9,928 8,588 6,529 9,144 7,438 46,450 46,550 46,600 9,372 7,103 9,928 8,588 6,529 9,144 7,438 46,500 46,550 9,441 7,172 9,997 8,643 6,551 9,186 7,479 46,650 46,500 9,447 7,158 9,983 8,664 6,551 9,186 7,479 46,650 46,500 9,441 7,172 9,997 8,648 6,551 9,186 7,479 46,650 46,500 9,442 7,213 10,038 8,664 6,581 9,241 7,534 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,553 7,254 10,079</td><td>8,189       6,311       8,746       7,039       45,050       45,100       9,014       6,761       9,571       7,884         8,203       6,319       8,759       7,053       45,100       45,150       9,028       6,769       9,584       7,878         8,231       6,334       8,787       7,081       45,150       45,200       9,042       6,776       9,598       7,992         8,244       6,341       8,801       7,094       45,250       45,300       9,069       6,801       9,626       7,913         8,286       6,349       8,814       7,136       45,350       45,350       9,089       6,814       9,639       7,933         8,296       6,364       8,822       7,136       45,400       45,450       9,097       6,828       9,653       7,947         8,289       6,371       8,856       7,149       45,450       45,500       9,1124       6,856       9,681       7,961         8,327       6,386       8,883       7,177       45,550       45,600       9,152       6,883       9,702       8,002         8,341       6,394       8,987       7,211       45,600       45,550       9,166       6,897</td><td>8.189 6.311 8.746 7,039 45,050 45,100 9,014 6,761 9,571 7,864 48,050 8,203 6.319 8,759 7,053 45,100 45,150 9,028 6,769 9,584 7,878 48,150 8,231 6.334 8,787 7,081 45,250 45,200 9,062 6,769 9,584 7,892 48,150 8,258 6,349 8,814 7,108 45,250 45,300 9,069 6,801 9,626 7,919 48,250 8,258 6,349 8,814 7,108 45,350 45,350 9,083 6,814 9,639 7,933 48,300 8,272 6,356 8,828 7,122 45,350 45,350 9,083 6,814 9,639 7,933 48,300 8,299 6,371 8,856 7,149 45,550 45,500 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,500 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,177 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,334 6,344 8,951 7,218 45,500 45,550 9,138 6,869 9,694 7,988 48,500 8,354 6,401 8,911 7,204 45,650 45,650 9,136 6,883 9,708 8,002 48,550 8,386 6,409 8,924 7,218 45,700 45,750 9,193 6,924 9,749 8,043 48,750 8,386 6,404 8,933 7,232 45,750 45,800 9,214 6,952 9,777 8,071 48,700 8,336 6,446 8,933 7,232 45,750 45,800 9,221 6,952 9,777 8,071 48,800 8,437 6,446 8,933 7,232 45,500 45,850 9,221 6,952 9,777 8,071 48,800 8,437 6,446 8,933 7,232 45,500 45,850 9,221 6,952 9,777 8,071 48,800 8,433 6,444 6,461 9,021 7,314 46,000 46,050 9,224 6,993 9,818 8,112 49,900 8,437 6,446 9,027 7,331 46,000 46,050 9,224 6,993 9,818 8,132 49,900 8,437 6,446 9,007 7,301 46,000 46,050 9,331 7,046 9,879 8,181 49,200 8,519 6,491 9,076 7,369 46,200 46,500 9,331 7,048 9,859 8,153 49,100 8,591 6,491 9,076 7,369 46,200 46,550 9,331 7,069 9,901 8,194 49,250 8,533 6,499 9,089 7,383 46,000 46,550 9,331 7,069 9,901 8,194 49,250 8,586 6,529 9,144 7,438 46,550 46,600 9,427 7,158 9,983 8,277 49,550 8,662 6,536 9,138 7,452 46,550 46,600 9,427 7,158 9,983 8,277 49,550 8,662 6,536 9,138 7,452 46,550 46,600 9,427 7,158 9,983 8,222 49,350 8,661 6,566 9,133 7,397 46,550 46,600 9,447 7,175 9,997 8,291 49,550 8,664 6,581 9,241 7,534 46,650 46,600 9,447 7,158 9,983 8,322 49,550 46,600 9,468 7,199 10,024 8,338 49,700</td><td>8.189 6.311 8.746 7.039 45,050 45,100 9,014 6,761 9,571 7,864 148,050 48,100 48,150 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 7,892 48,150 48,200 8,231 6,334 8,787 7,081 45,250 45,300 9,066 6,787 9,612 7,906 48,200 48,250 48,200 8,244 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 7,919 48,250 48,300 8,258 6,349 8,814 7,108 45,300 45,350 9,083 6,814 9,639 7,933 48,300 48,350 8,286 6,364 8,842 7,132 45,350 45,400 9,097 6,828 9,653 7,947 48,350 48,400 8,229 6,371 8,856 7,149 45,450 45,550 45,600 9,152 6,883 9,667 7,661 48,400 48,450 45,550 45,600 9,152 6,883 9,667 7,961 48,400 48,550 48,313 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 8,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 8,334 6,401 8,911 7,204 45,650 45,700 9,179 6,911 9,736 8,029 48,650 48,700 48,550 48,600 8,344 6,401 8,911 7,204 45,650 45,700 9,179 6,911 9,736 8,029 48,650 48,700 48,550 48,096 6,431 8,966 7,259 45,850 45,800 9,207 6,938 9,763 8,057 48,750 48,750 8,439 6,431 8,966 7,259 45,850 45,800 9,221 6,952 9,777 8,071 48,800 48,850 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,700 48,750 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,700 48,750 8,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 8,098 48,900 48,950 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,800 48,850 48,700 45,950 9,248 6,979 9,804 8,098 48,900 48,950 8,439 6,446 9,034 7,328 46,100 46,150 9,303 7,034 9,859 8,153 49,900 49,150 8,499 6,491 9,076 7,369 46,250 46,300 9,317 7,048 9,873 8,167 49,150 49,100 49,150 8,599 6,599 6,599 7,144 7,438 46,500 46,500 9,317 7,048 9,873 8,167 49,150 49,200 49,550 8,588 6,529 9,144 7,438 46,500 46,550 9,338 7,039 9,914 8,208 49,300 49,350 8,599 6,599 6,599 7,441 7,438 46,500 46,500 9,337 7,048 9,873 8,167 49,150 49,200 49,550 8,588 6,529 9,144 7,438 46,500 46,550 9,338 7,039 9,914 8,208 49,300 49,350 8,599 6,599 7,944 7,488 46,500 46,500 9,441 7,172 9,997 8,291 49,450 49,550 49,600 6,550 9,138 6,551 9,139 7,439 46,550 46,60</td><td>8.189 6,311 8,746 7,039 45,050 45,100 9,014 6,761 9,571 7,864 48,050 48,100 9,839 8,203 6,319 8,759 7,053 45,100 45,150 9,026 6,769 9,584 7,878 48,100 48,155 9,853 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 7,892 48,150 48,200 9,867 8,231 6,334 8,787 7,081 45,250 45,300 9,056 6,787 9,612 7,906 48,200 48,250 9,881 42,246 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 7,919 48,250 48,300 9,894 8,256 6,364 8,842 7,132 45,350 45,400 9,097 6,828 9,653 7,947 48,350 48,400 9,922 48,256 6,364 8,842 7,136 45,400 45,450 9,111 6,842 9,667 7,941 48,450 48,450 9,936 8,299 6,371 8,856 7,149 45,450 45,550 45,550 9,138 6,869 9,661 7,974 48,450 48,500 9,949 48,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,667 7,961 48,400 48,450 9,936 8,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 49,388 48,500 48,550 49,940 48,351 48,500 48,550 48,500 49,941 49,500 48,550 48,500</td><td>8.189 6.311 8.746 7.039 45.050 45.100 9.014 6.761 9.571 7.864 48.050 48.100 9.839 7.571 8.203 6.319 8.759 7.053 45.000 45.150 9.028 6.769 9.584 7.878 48.150 48.200 9.867 7.598 8.231 6.334 8.787 7.081 45.200 9.042 6.776 9.598 7.892 48.150 48.200 9.867 7.598 8.231 6.334 8.801 7.094 45.250 45.300 9.069 6.801 9.625 7.919 48.250 48.200 9.881 7.612 8.258 6.349 8.814 7.108 45.250 45.300 9.069 6.801 9.625 7.919 48.250 48.300 9.894 7.626 8.258 6.349 8.814 7.108 45.300 45.350 9.083 6.814 9.639 7.933 48.300 48.350 9.908 7.639 8.272 6.356 8.828 7.122 45.500 45.300 9.097 6.828 9.653 7.947 48.350 9.908 48.400 9.922 7.653 8.289 6.371 8.856 7.149 45.500 45.500 9.111 6.842 9.667 7.961 48.400 48.450 9.936 7.667 8.299 6.371 8.856 7.149 45.500 45.500 9.124 6.856 9.681 7.974 48.550 48.500 9.949 7.681 8.331 6.379 8.869 7.163 45.500 45.500 9.138 6.869 9.694 7.988 48.500 48.550 9.993 7.681 8.331 6.379 8.869 7.163 45.500 45.500 9.138 6.869 9.694 7.988 48.500 48.550 9.994 7.681 8.331 6.349 8.897 7.101 45.600
45.650 9.156 6.887 9.708 8.002 48.550 48.600 9.977 7.708 8.334 6.401 8.911 7.204 45.650 45.700 9.179 6.911 9.736 8.029 48.650 48.500 9.971 7.708 8.358 6.409 8.924 7.218 45.500 45.550 9.124 6.956 9.919 9.738 8.002 48.550 48.600 9.977 7.708 8.368 6.409 8.924 7.218 45.500 45.550 9.123 6.986 9.694 9.934 48.000 48.650 9.991 7.722 8.354 6.406 8.938 7.232 45.750 45.800 9.207 6.933 9.763 8.057 48.650 48.800 10.003 7.738 8.388 6.409 8.997 7.273 45.500 45.500 9.207 6.933 9.763 8.057 48.700 48.850 10.003 7.781 8.438 6.449 8.902 7.259 45.850 45.900 9.207 6.933 9.763 8.057 48.700 48.850 10.003 7.781 8.4500 45.550 45.800 9.224 6.956 9.791 8.084 48.850 48.800 10.003 7.781 8.449 6.449 9.002 7.356 45.000 9.207 6.933 9.763 8.057 48.700 49.100 10.101 7.782 8.4500 4.000</td><td>8.189 6.311 8.746 7.039 45.050 45.100 9.014 6.761 9.571 7.864 48,050 48,100 9.839 7.571 10.396 8.203 6.319 8.759 7.053 45.100 45.150 9.028 6.769 9.584 7.878 48,100 48,150 9.835 7.584 10.409 8.217 6.326 8.773 7.067 45.150 45.200 9.042 6.776 9.589 7.892 48,150 48,200 9.867 7.598 10.423 8.231 6.334 8.787 7.081 45.200 45.250 9.066 6.787 9.612 7.906 48,200 48,250 9.881 7.612 10.437 8.288 6.349 8.814 7.108 45.300 45.350 9.083 6.814 9.639 7.933 48,300 48,350 9.988 7.626 10.451 45.227 6.356 8.828 7.122 45.350 45.400 9.097 6.828 9.653 7.979 48,250 48,300 9.989 7.626 10.451 45.227 6.356 8.828 7.124 45.350 45.400 9.097 6.828 9.653 7.974 48,350 48,000 9.998 7.639 10.448 8.289 6.337 8.856 7.149 45.500 45.500 9.111 6.842 9.667 7.961 48,400 48,400 9.922 7.653 10.478 8.289 6.371 8.856 7.149 45.450 45.500 9.124 6.856 9.681 7.974 48,450 48,500 9.947 7.626 10.519 8.327 6.386 8.883 7.177 45.550 45.600 9.152 6.883 9.708 8.002 48,550 48,500 9.947 7.626 10.519 8.327 6.386 8.883 7.177 45.550 45.600 9.152 6.883 9.708 8.002 48,550 48,500 9.977 7.708 10.533 48,350 48,360 48,350 9.977 7.708 10.533 48,350 48,350 9.983 7.634 10.519 8.327 6.386 8.893 7.174 45,550 45,600 9.152 6.883 9.708 8.002 48,550 48,500 9.977 7.708 10.533 48,350 48,350 48,350 9.977 7.708 10.533 48,350 48,350 48,350 48,350 9.977 7.708 10.533 48,350 48</td></td<> | 8,189       6,311       8,746       7,039       45,050       45,100       9,014       6,761         8,203       6,326       8,773       7,067       45,100       45,100       9,028       6,769         8,231       6,334       8,787       7,081       45,200       45,250       9,056       6,787         8,244       6,341       8,801       7,094       45,250       45,300       9,069       6,801         8,258       6,349       8,814       7,108       45,300       45,350       9,083       6,814         8,286       6,364       8,828       7,122       45,400       45,400       9,097       6,828         8,286       6,364       8,842       7,136       45,450       45,400       9,011       6,842         8,299       6,371       8,869       7,163       45,500       45,500       9,124       6,858         8,313       6,379       8,869       7,163       45,600       45,650       9,166       6,897         8,354       6,401       8,911       7,201       45,600       45,750       9,179       6,911         8,368       6,416       8,938       7,232       45,750       45,800       < | 8,189 6,311 8,746 7,039 45,050 45,100 9,014 6,761 9,571 8,203 6,319 8,759 7,053 45,100 45,150 9,028 6,769 9,584 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 8,231 6,334 8,787 7,081 45,200 45,250 9,056 6,787 9,612 8,244 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 8,258 6,349 8,814 7,108 45,300 45,350 9,083 6,814 9,639 8,272 6,356 8,828 7,122 45,350 45,300 9,097 6,828 9,653 8,286 6,364 8,842 7,136 45,400 45,450 9,111 6,842 9,667 8,299 6,371 8,856 7,149 45,450 45,550 9,138 6,869 9,694 8,313 6,379 8,869 7,163 45,400 45,450 9,112 6,856 9,681 8,313 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 8,327 6,386 8,883 7,177 45,550 45,600 9,152 6,883 9,708 8,341 6,394 8,991 7,204 45,650 45,600 9,152 6,883 9,708 8,382 6,416 8,938 7,232 45,750 45,800 9,207 6,938 9,763 8,382 6,416 8,938 7,232 45,750 45,800 9,207 6,938 9,763 8,396 6,424 8,952 7,246 45,800 45,800 9,207 6,938 9,763 8,423 6,439 8,979 7,273 45,900 45,800 9,224 6,966 9,791 8,423 6,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 45,800 9,224 6,466 9,791 8,423 6,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 8,437 6,466 8,903 7,328 45,950 46,000 9,262 6,993 9,818 46,46 6,461 9,021 7,314 46,050 46,100 9,289 7,021 9,846 8,478 6,469 9,034 7,328 46,100 46,150 9,333 7,034 9,859 8,492 6,476 9,048 7,324 46,150 46,250 9,331 7,062 9,887 8,519 6,491 9,076 7,369 46,250 46,300 9,344 7,076 9,901 8,533 6,499 9,089 7,383 46,300 46,350 9,358 7,089 9,914 8,547 6,506 9,103 7,377 46,650 46,500 9,372 7,103 9,928 8,588 6,529 9,144 7,438 46,450 46,550 46,600 9,372 7,103 9,928 8,588 6,529 9,144 7,438 46,500 46,550 9,441 7,172 9,997 8,643 6,551 9,186 7,479 46,650 46,500 9,447 7,158 9,983 8,664 6,551 9,186 7,479 46,650 46,500 9,441 7,172 9,997 8,648 6,551 9,186 7,479 46,650 46,500 9,442 7,213 10,038 8,664 6,581 9,241 7,534 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,468 7,227 10,052 8,669 6,589 9,254 7,548 46,800 46,850 9,553 7,254 10,079 | 8,189       6,311       8,746       7,039       45,050       45,100       9,014       6,761       9,571       7,884         8,203       6,319       8,759       7,053       45,100       45,150       9,028       6,769       9,584       7,878         8,231       6,334       8,787       7,081       45,150       45,200       9,042       6,776       9,598       7,992         8,244       6,341       8,801       7,094       45,250       45,300       9,069       6,801       9,626       7,913         8,286       6,349       8,814       7,136       45,350       45,350       9,089       6,814       9,639       7,933         8,296       6,364       8,822       7,136       45,400       45,450       9,097       6,828       9,653       7,947         8,289       6,371       8,856       7,149       45,450       45,500       9,1124       6,856       9,681       7,961         8,327       6,386       8,883       7,177       45,550       45,600       9,152       6,883       9,702       8,002         8,341       6,394       8,987       7,211       45,600       45,550       9,166       6,897 | 8.189 6.311 8.746 7,039 45,050 45,100 9,014 6,761 9,571 7,864 48,050 8,203 6.319 8,759 7,053 45,100 45,150 9,028 6,769 9,584 7,878 48,150 8,231 6.334 8,787 7,081 45,250 45,200 9,062 6,769 9,584 7,892 48,150 8,258 6,349 8,814 7,108 45,250 45,300 9,069 6,801 9,626 7,919 48,250 8,258 6,349 8,814 7,108 45,350 45,350 9,083 6,814 9,639 7,933 48,300 8,272 6,356 8,828 7,122 45,350 45,350 9,083 6,814 9,639 7,933 48,300 8,299 6,371 8,856 7,149 45,550 45,500 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,500 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,163 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,331 6,379 8,869 7,177 45,550 45,600 9,124 6,856 9,681 7,974 48,450 8,334 6,344 8,951 7,218 45,500 45,550 9,138 6,869 9,694 7,988 48,500 8,354 6,401 8,911 7,204 45,650 45,650 9,136 6,883 9,708 8,002 48,550 8,386 6,409 8,924 7,218 45,700 45,750 9,193 6,924 9,749 8,043 48,750 8,386 6,404 8,933 7,232 45,750 45,800 9,214 6,952 9,777 8,071 48,700 8,336 6,446 8,933 7,232 45,750 45,800 9,221 6,952 9,777 8,071 48,800 8,437 6,446 8,933 7,232 45,500 45,850 9,221 6,952 9,777 8,071 48,800 8,437 6,446 8,933 7,232 45,500 45,850 9,221 6,952 9,777 8,071 48,800 8,433 6,444 6,461 9,021 7,314 46,000 46,050 9,224 6,993 9,818 8,112 49,900 8,437 6,446 9,027 7,331 46,000 46,050 9,224 6,993 9,818 8,132 49,900 8,437 6,446 9,007 7,301 46,000 46,050 9,331 7,046 9,879 8,181 49,200 8,519 6,491 9,076 7,369 46,200 46,500 9,331 7,048 9,859 8,153 49,100 8,591 6,491 9,076 7,369 46,200 46,550 9,331 7,069 9,901 8,194 49,250 8,533 6,499 9,089 7,383 46,000 46,550 9,331 7,069 9,901 8,194 49,250 8,586 6,529 9,144 7,438 46,550 46,600 9,427 7,158 9,983 8,277 49,550 8,662 6,536 9,138 7,452 46,550 46,600 9,427 7,158 9,983 8,277 49,550 8,662 6,536 9,138 7,452 46,550 46,600 9,427 7,158 9,983 8,222 49,350 8,661 6,566 9,133 7,397 46,550 46,600 9,447 7,175 9,997 8,291 49,550 8,664 6,581 9,241 7,534 46,650 46,600 9,447 7,158 9,983 8,322 49,550 46,600 9,468 7,199 10,024 8,338 49,700 | 8.189 6.311 8.746 7.039 45,050 45,100 9,014 6,761 9,571 7,864 148,050 48,100 48,150 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 7,892 48,150 48,200 8,231 6,334 8,787 7,081 45,250 45,300 9,066 6,787 9,612 7,906 48,200 48,250 48,200 8,244 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 7,919 48,250 48,300 8,258 6,349 8,814 7,108 45,300 45,350 9,083 6,814 9,639 7,933 48,300 48,350 8,286 6,364 8,842 7,132 45,350 45,400 9,097 6,828 9,653 7,947 48,350 48,400 8,229 6,371 8,856 7,149 45,450 45,550 45,600 9,152 6,883 9,667 7,661 48,400 48,450 45,550 45,600 9,152 6,883 9,667 7,961 48,400 48,550 48,313 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988
48,500 48,550 8,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 8,334 6,401 8,911 7,204 45,650 45,700 9,179 6,911 9,736 8,029 48,650 48,700 48,550 48,600 8,344 6,401 8,911 7,204 45,650 45,700 9,179 6,911 9,736 8,029 48,650 48,700 48,550 48,096 6,431 8,966 7,259 45,850 45,800 9,207 6,938 9,763 8,057 48,750 48,750 8,439 6,431 8,966 7,259 45,850 45,800 9,221 6,952 9,777 8,071 48,800 48,850 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,700 48,750 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,700 48,750 8,439 8,979 7,273 45,900 45,950 9,248 6,979 9,804 8,098 48,900 48,950 8,439 6,431 8,966 7,259 45,850 45,900 9,234 6,966 9,791 8,084 8,800 48,850 48,700 45,950 9,248 6,979 9,804 8,098 48,900 48,950 8,439 6,446 9,034 7,328 46,100 46,150 9,303 7,034 9,859 8,153 49,900 49,150 8,499 6,491 9,076 7,369 46,250 46,300 9,317 7,048 9,873 8,167 49,150 49,100 49,150 8,599 6,599 6,599 7,144 7,438 46,500 46,500 9,317 7,048 9,873 8,167 49,150 49,200 49,550 8,588 6,529 9,144 7,438 46,500 46,550 9,338 7,039 9,914 8,208 49,300 49,350 8,599 6,599 6,599 7,441 7,438 46,500 46,500 9,337 7,048 9,873 8,167 49,150 49,200 49,550 8,588 6,529 9,144 7,438 46,500 46,550 9,338 7,039 9,914 8,208 49,300 49,350 8,599 6,599 7,944 7,488 46,500 46,500 9,441 7,172 9,997 8,291 49,450 49,550 49,600 6,550 9,138 6,551 9,139 7,439 46,550 46,60 | 8.189 6,311 8,746 7,039 45,050 45,100 9,014 6,761 9,571 7,864 48,050 48,100 9,839 8,203 6,319 8,759 7,053 45,100 45,150 9,026 6,769 9,584 7,878 48,100 48,155 9,853 8,217 6,326 8,773 7,067 45,150 45,200 9,042 6,776 9,598 7,892 48,150 48,200 9,867 8,231 6,334 8,787 7,081 45,250 45,300 9,056 6,787 9,612 7,906 48,200 48,250 9,881 42,246 6,341 8,801 7,094 45,250 45,300 9,069 6,801 9,626 7,919 48,250 48,300 9,894 8,256 6,364 8,842 7,132 45,350 45,400 9,097 6,828 9,653 7,947 48,350 48,400 9,922 48,256 6,364 8,842 7,136 45,400 45,450 9,111 6,842 9,667 7,941 48,450 48,450 9,936 8,299 6,371 8,856 7,149 45,450 45,550 45,550 9,138 6,869 9,661 7,974 48,450 48,500 9,949 48,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,667 7,961 48,400 48,450 9,936 8,331 6,379 8,869 7,163 45,500 45,550 9,138 6,869 9,694 7,988 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 9,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 48,351 48,500 48,550 48,500 49,949 49,388 48,500 48,550 49,940 48,351 48,500 48,550 48,500 49,941 49,500 48,550 48,500 | 8.189 6.311 8.746 7.039 45.050 45.100 9.014 6.761 9.571 7.864 48.050 48.100 9.839 7.571 8.203 6.319 8.759 7.053 45.000 45.150 9.028 6.769 9.584 7.878 48.150 48.200 9.867 7.598 8.231 6.334 8.787 7.081 45.200 9.042 6.776 9.598 7.892 48.150 48.200 9.867 7.598 8.231 6.334 8.801 7.094 45.250 45.300 9.069 6.801 9.625 7.919 48.250 48.200 9.881 7.612 8.258 6.349 8.814 7.108 45.250 45.300 9.069 6.801 9.625 7.919 48.250 48.300 9.894 7.626 8.258 6.349 8.814 7.108 45.300 45.350 9.083 6.814 9.639 7.933 48.300 48.350 9.908 7.639 8.272 6.356 8.828 7.122 45.500 45.300 9.097 6.828 9.653 7.947 48.350 9.908 48.400 9.922 7.653 8.289 6.371 8.856 7.149 45.500 45.500 9.111 6.842 9.667 7.961 48.400 48.450 9.936 7.667 8.299 6.371 8.856 7.149 45.500 45.500 9.124 6.856 9.681 7.974 48.550 48.500 9.949 7.681 8.331 6.379 8.869 7.163 45.500 45.500 9.138 6.869 9.694 7.988 48.500 48.550 9.993 7.681 8.331 6.379 8.869 7.163 45.500 45.500 9.138 6.869 9.694 7.988 48.500 48.550 9.994 7.681 8.331 6.349 8.897 7.101 45.600 45.650 9.156 6.887 9.708 8.002 48.550 48.600 9.977 7.708 8.334 6.401 8.911 7.204 45.650 45.700 9.179 6.911 9.736 8.029 48.650 48.500 9.971 7.708 8.358 6.409 8.924 7.218 45.500 45.550 9.124 6.956 9.919 9.738 8.002 48.550 48.600 9.977 7.708 8.368 6.409 8.924 7.218 45.500 45.550 9.123 6.986 9.694 9.934 48.000 48.650 9.991 7.722 8.354 6.406 8.938 7.232 45.750 45.800 9.207 6.933 9.763 8.057 48.650 48.800 10.003 7.738 8.388 6.409 8.997 7.273 45.500 45.500 9.207 6.933 9.763 8.057 48.700 48.850 10.003 7.781 8.438 6.449 8.902 7.259 45.850 45.900 9.207 6.933 9.763 8.057 48.700 48.850 10.003 7.781 8.4500 45.550 45.800 9.224 6.956 9.791 8.084 48.850 48.800 10.003 7.781 8.449 6.449 9.002 7.356 45.000 9.207 6.933 9.763 8.057 48.700 49.100 10.101 7.782 8.4500 4.000 | 8.189 6.311 8.746 7.039 45.050 45.100 9.014 6.761 9.571 7.864 48,050 48,100 9.839 7.571 10.396 8.203 6.319 8.759 7.053 45.100 45.150 9.028 6.769 9.584 7.878 48,100 48,150 9.835 7.584 10.409 8.217 6.326 8.773 7.067 45.150 45.200 9.042 6.776 9.589 7.892 48,150 48,200 9.867 7.598 10.423 8.231 6.334 8.787 7.081 45.200 45.250 9.066 6.787 9.612 7.906 48,200 48,250 9.881 7.612 10.437 8.288 6.349 8.814 7.108 45.300 45.350 9.083 6.814 9.639 7.933 48,300 48,350 9.988 7.626 10.451 45.227 6.356 8.828 7.122 45.350 45.400 9.097 6.828 9.653 7.979 48,250 48,300 9.989 7.626 10.451 45.227 6.356 8.828 7.124 45.350 45.400 9.097 6.828 9.653 7.974 48,350 48,000 9.998 7.639 10.448 8.289 6.337 8.856 7.149 45.500 45.500 9.111 6.842 9.667 7.961 48,400 48,400 9.922 7.653 10.478 8.289 6.371 8.856 7.149 45.450 45.500 9.124 6.856 9.681 7.974 48,450 48,500 9.947 7.626 10.519 8.327 6.386 8.883 7.177 45.550 45.600 9.152 6.883 9.708 8.002 48,550 48,500 9.947 7.626 10.519 8.327 6.386 8.883 7.177 45.550 45.600 9.152 6.883 9.708 8.002 48,550 48,500 9.977 7.708 10.533 48,350 48,360 48,350 9.977 7.708 10.533 48,350 48,350 9.983 7.634 10.519 8.327 6.386 8.893 7.174 45,550 45,600 9.152 6.883 9.708 8.002 48,550 48,500 9.977 7.708 10.533 48,350 48,350 48,350 9.977 7.708 10.533 48,350 48,350 48,350 48,350 9.977 7.708 10.533 48,350 48 |

# Instructions for Schedule 1, Interest and Ordinary Dividends for Form 1040A Filers

#### **Purpose of Schedule**

You must use Schedule 1 if any of the following apply.

- You had over \$400 of taxable interest (fill in Part I).
- You received interest from a seller-financed mortgage and the buyer used the property as a personal residence (fill in Part I).
- You are claiming the exclusion of interest from series EE or I U.S. savings bonds issued after 1989 (fill in Part I).
- You received interest as a nominee or a Form 1099-INT for tax-exempt interest (fill in Part I).
- You had over \$400 of ordinary dividends or you received ordinary dividends as a nominee (fill in Part II).



If you need more space to list your interest or ordinary dividends, attach separate statements that are the same size as Schedule 1. Use the same format as lines 1 and 5, but show your

totals on Schedule 1. Be sure to put your name and social security number on the statements and attach them at the end of Form 1040A.

#### Part I

#### **Interest**

#### Line 1

Report on line 1 **all** of your taxable interest. Include interest from series EE and I U.S. savings bonds. List each payer's name and show the amount.

Seller-Financed Mortgages. If you sold your home or other

property and the buyer used the property as a personal residence, list first any interest the buyer paid you on a mortgage or other form of seller financing. Be sure to show the buyer's name, address, and social security number (SSN). You must also let the buyer know your SSN. If you do not show the buyer's name, address, and SSN, or let the buyer know your SSN, you may have to pay a \$50 penalty. Nominees. If you received a Form 1099-INT that includes interest you received as a nominee (that is, in your name, but the interest actually belongs to someone else), report the total on line 1. Do this even if you later distributed some or all of this income to others. Under your last entry on line 1, put a subtotal of all interest listed on line 1. Below this subtotal, enter "Nominee Distribution" and show the total interest you received as a nominee. Subtract this amount from the subtotal and enter the result on line 2.



If you received interest as a nominee, you must give the actual owner a Form 1099-INT unless the owner is your spouse. You must also file a **Form 1096** and a Form 1099-INT

with the IRS. For more details, see the **General Instructions for Forms 1099, 1098, 5498, and W-2G** and **Instructions for Forms 1099-INT and 1099-OID.** 

**Tax-Exempt Interest.** If you received a **Form 1099-INT** for tax-exempt interest, follow the rules earlier under **Nominees** to see how to report the interest on Schedule 1. But identify the amount to be subtracted as "Tax-Exempt Interest." Be sure to also include this tax-exempt interest on Form 1040A, line 8b.

#### Line 3

Did you cash series EE or I U.S. savings bonds in 2001 that were issued after 1989? If you did and you paid qualified higher education expenses in 2001 for yourself, your spouse, or your dependents, you may be able to exclude part or all of the interest on those bonds. See **Form 8815** for details.

#### Part II

#### **Ordinary Dividends**

#### Line 5

Report on line 5 **all** of your ordinary dividends. List each payer's name and show the amount.



Do not report capital gain distributions on line 5. Instead, see the instructions for Form 1040A, line 10.

Nominees. If you received a Form 1099-DIV that includes ordinary dividends you received as a nominee (that is, in your name, but the ordinary dividends actually belong to someone else), report the total on line 5. Do this even if you later distributed some or all of this income to others. Under your last entry on line 5, put a subtotal of all ordinary dividends listed on line 5. Below this subtotal, enter "Nominee Distribution" and show the total ordinary dividends you received as a nominee. Subtract this amount from the subtotal and enter the result on line 6.



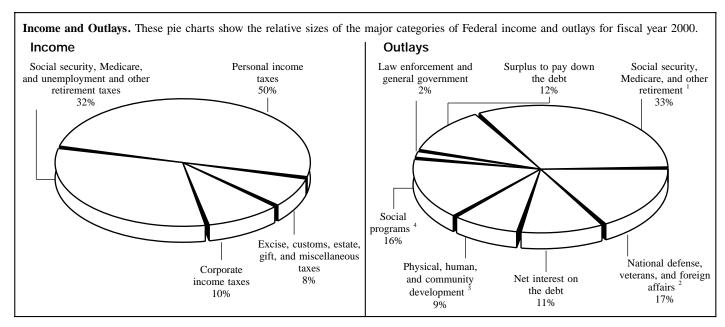
If you received ordinary dividends as a nominee, you must give the actual owner a Form 1099-DIV unless the owner is your spouse. You must also file a **Form 1096** and a

Form 1099-DIV with the IRS. For more details, see the General Instructions for Forms 1099, 1098, 5498, and W-2G and Instructions for Form 1099-DIV.

# **Index to Instructions**

A	$\mathbf{F}$	Preparer, Tax Return
Address Change	Filing Information	Private Delivery Services
Addresses of Internal Revenue	Filing Instructions—	Public Debt, Gift To Reduce the
Service Centers Back cover	When To File	Publications—
Adoption Expenses—	Where To File Back cover	Partial List of
Credit for	Filing Status—Which Box To Check 20–22	How To Get
Employer-Provided Benefits for 25	Foreign Bank Account	110w 10 Gct
Advance Earned Income Credit Payments 38	Form 1040A or 1040?	
Alaska Permanent Fund Dividends	Form W-2	Q
Allocated Tip Income	Forms W-2, 1098, and 1099, Where To Report	•
Alternative Minimum Tax . 13, 33, 35	Certain Items From	Qualified State Tuition Program Earnings 28
Amended Return	Forms, How To Get	
Amount You Owe		T.
Annuities 26–28		R
	H	Railroad Retirement Benefits—
	Head of Household	Treated as a Pension
B	Help (free)	Treated as Social Security
Blindness	Help With Unresolved Tax Issues 6	Rate Reduction Credit
Billidicss	Theip with Onesolved Tax Issues	Recordkeeping 50
		Refund of Tax 47–48
C	I	Refund Offset
	<del>-</del>	Refunds of State and Local Income Taxes 24
Capital Gain Distributions	Income Tax Withheld (Federal)	Rights of Taxpayers 50
Child and Dependent Care Expenses, Credit for	Individual Retirement Arrangement (IRA)—	Rollovers
Credit for	Contributions to	Rounding Off to Whole Dollars 24
Children of Divorced or Separated Parents,	Distributions From	
Exemption for	Injured Spouse Claim 47	
Child Tax Credits	Innocent Spouse Relief 50	S
Commissioner's Message	Installment Payments 48	Salaries
Common Mistakes, How To Avoid 50	Interest Income—	Schedule 1
Community Property States	Exclusion of Interest From Savings Bonds 61	Scholarship and Fellowship Grants
Credit for the Elderly or the Disabled	Nominee 61	Sign Your Return
Customer Service Standards 6	Taxable	Single Person
	Tax-Exempt	Social Security Benefits
n	Interest—Late Payment of Tax	Social Security Number
D	Itemized Deductions	Standard Deduction
Death of Spouse		State and Local Income Taxes, Refunds of 24
Death of Taxpayer	¥7	Student Dependent
Debt, Gift To Reduce the Public 50	K	Student Loan Interest
Deduction for Contributions to an Individual Retirement	Kidnapped Child, Parent of 13	Student Loan Interest Deduction
Arrangement (IRA)		
Dependent Care Benefits		
Dependents—	L	T
Birth or Death of	Line Instructions for Form 1040A 19–49	_
Children	Lump-Sum Distributions	Tax Assistance
Other	Europ Sum Distributions	Certain Dependents
Standard Deduction for		Tax-Exempt Interest
Student 23	M	Tax Figured by the IRS
Supported by Two or More Taxpayers		Tax Table
Tax Computation Worksheet for 13, 33	Married Persons—	Taxpayer Advocate
Who Can Be Claimed as	Filing Joint Returns	Telephone Assistance—
	Filing Separate Returns	Federal Tax Information
Disclosure, Privacy, and Paperwork Reduction Act Notice	Living Apart	TeleTax
Dividends		Terrorist Attacks—Victims of
Nominee	N	Third Party Designee
Nominee		Tip Income
Dual-Status Alien	Name, Address, and Social Security Number . 19–20	
Dual-Status Affeit	Name Change	
	Nonresident Alien	U
E	Nontaxable Earned Income 41	Unemployment Compensation
		Chempioyment compensation
Earned Income Credit (EIC) 13, 39–46	0	
Nontaxable Earned Income	0	$\mathbf{W}$
Earned Income Credit Tables	Order Blank	
Education Credits		Wages
Elderly Persons—		When To File
Standard Deduction for 32	P	Where To File Back cover
Credit for	Payments, Amount You Owe 48	Who Can Use Form 1040A
Electronic Filing (e-file)	Penalty—	Who Must File
Estimated Tax Payments 38, 50	Estimated Tax	Who Must Use Form 1040
Excess Social Security and RRTA Taxes	Late Filing 52–53	Who Should File 14–19
Withheld	Late Payment	Widows and Widowers, Qualifying
Exemptions	Other	Withholding and Estimated Tax Payments
Extensions of Time To File	0	for 2002

## Major Categories of Federal Income and Outlays for Fiscal Year 2000



On or before the first Monday in February of each year, the President is required to submit to the Congress a budget proposal for the fiscal year that begins the following October. The budget sets forth the President's proposed receipts, spending, and the surplus or deficit for the Federal Government. The plan includes recommendations for new legislation as well as recommendations to change, eliminate, and add programs. After receiving the President's proposal, the Congress reviews it and makes changes. It first passes a budget resolution setting its own targets for receipts, outlays, and surplus or deficit. Next, individual spending and revenue bills that are consistent with the goals of the budget resolution are enacted.

In fiscal year 2000 (which began on October 1, 1999, and ended on September 30, 2000), Federal income was \$2,025 billion and outlays were \$1,789 billion, leaving a surplus of \$236 billion.

#### **Footnotes for Certain Federal Outlays**

- 1. Social security, Medicare, and other retirement: These programs provide income support for the retired and disabled and medical care for the elderly.
- 2. National defense, veterans, and foreign affairs: About 14% of outlays were to equip, modernize, and pay our armed forces and to fund other national defense activities; about 2% were for veterans benefits and services; and about 1% were for international activities, including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.
- 3. Physical, human, and community development: These outlays were for agriculture; natural resources; environment; transportation; aid for elementary and secondary education and direct assistance to college students; job training; deposit insurance, commerce and housing credit, and community development; and space, energy, and general science programs.
- **4. Social programs:** About 11% of total outlays were for Medicaid, food stamps, temporary assistance for needy families, supplemental security income, and related programs; and 5% for health research and public health programs, unemployment compensation, assisted housing, and social services.



If an envelope addressed to "Internal Revenue Service Center" came with this booklet, please use it. If you do not have one or if you moved during the year, mail your return to the Internal Revenue Service Center shown that applies to you.



Envelopes without enough postage will be returned to you by the post office. Your envelope may need additional postage if it contains more than five pages or is oversized (for example, it is over 1/4" thick). Also, include your complete return address.

	THEN use this address if you:							
IF you live in	Are not enclosing a check or money order	Are enclosing a check or money order						
Florida, Georgia, North Carolina, South Carolina, West Virginia	Internal Revenue Service Center Atlanta, GA 39901-0015	Internal Revenue Service Center Atlanta, GA 39901-0115						
New Jersey, New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester)	Internal Revenue Service Center Holtsville, NY 00501-0015	Internal Revenue Service Center Holtsville, NY 00501-0115						
New York (all other counties), Massachusetts, Michigan, Rhode Island	Internal Revenue Service Center Andover, MA 05501-0015	Internal Revenue Service Center Andover, MA 05501-0115						
Illinois, Iowa, Kansas, Minnesota, Missouri, Oklahoma, Utah, Wisconsin	Internal Revenue Service Center Kansas City, MO 64999-0015	Internal Revenue Service Center Kansas City, MO 64999-0115						
Connecticut, Delaware, District of Columbia, Indiana, Maine, Maryland, New Hampshire, Pennsylvania, Vermont	Internal Revenue Service Center Philadelphia, PA 19255-0015	Internal Revenue Service Center Philadelphia, PA 19255-0115						
Ohio	Internal Revenue Service Center Cincinnati, OH 45999-0015	Internal Revenue Service Center Cincinnati, OH 45999-0115						
Arizona, Colorado, Idaho, Montana, New Mexico, Texas, Wyoming	Internal Revenue Service Center Austin, TX 73301-0015	Internal Revenue Service Center Austin, TX 73301-0115						
Nebraska, North Dakota, South Dakota, Washington	Internal Revenue Service Center Ogden, UT 84201-0015	Internal Revenue Service Center Ogden, UT 84201-0115						
Alaska, California, Hawaii, Nevada, Oregon	Internal Revenue Service Center Fresno, CA 93888-0015	Internal Revenue Service Center Fresno, CA 93888-0115						
Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Tennessee, Virginia	Internal Revenue Service Center Memphis, TN 37501-0015	Internal Revenue Service Center Memphis, TN 37501-0115						
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the Virgin Islands*, Puerto Rico (or if excluding income under Internal Revenue Code section 933), a foreign country: U.S. citizens and those filing Form 2555, 2555-EZ, or 4563	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA	Internal Revenue Service Center Philadelphia, PA 19255-0215 USA						

<sup>\*</sup> Permanent residents of Guam should use: Department of Revenue and Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas, Charlotte Amalie, St. Thomas, VI 00802.

#### What's Inside?

Instructions for Form 1040A and Schedule 1 **Index** (inside back cover) When to file (page 14) What's new for 2001 (page 13) Commissioner's message (page 2) How to comment on forms (page 53) How to avoid common mistakes (page 50)

Help with unresolved tax issues (page 6) Free tax help (pages 7 and 52) How to get forms and publications (page 7) Tax table (page 55) How to make a gift to reduce the

public debt (page 50)